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3rd Interdisciplinary International Conference

UNICART

INTERNATIONAL CONFERENCE
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Proceedings Book

17 - 19 September 2020, Vlorë / Tirana (Albania)
Web Conference

Holly Children, mural in Huautla de Jiménez city, Oaxaca, Mexico 2015, Anonymous artist

University Ismail Qemali
Vlorë (Albania)

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Anon from the castle walls
The crescent banner falls,
And the crowd beholds instead,
Like a portent in the sky,
Iskander's banner fly,
The Black Eagle with double head.

(*Scanderbeg*, in “Tales of a Wayside Inn”, 1863)
Henry Wadsworth Longfellow

Introduction and information

The UNICART Scientific Conferences are planned as a cycle of itinerant meetings, so far limited to some southern European countries (Italy, Malta, Albania, Croatia etc.). They are great opportunities for many specialists, academics, students and professionals, as well as for institutions that deal directly or indirectly with issues of management, tourism and territory development. Participants the Conferences are invited to present their experiences, share best practices, provide detailed examples and recommendations on the proposed topics. Authors are encouraged to contribute to the conference by presenting their research abstracts and papers. High-level works that describe constructive, empirical, experimental or theoretical concepts that have not yet been published yet are also welcome.

The *1st UNICART Interdisciplinary International Conference* took place at the University of Bari Aldo Moro (Italy) in 16 – 19 December 2019, with large participation of researchers from many countries. The 2nd Conference was planned for 6-7 April 2020 with the colleagues of the University of Dubrovnik (Croatia), but the COVID-19 pandemic changed many situations, and many Scientific Conferences were cancelled. However, the *2nd UNICART Conference* continued her activities as a Web Remote Conferences, and a good number of researchers participated actively with their work and their discussions.

The *3rd UNICART Interdisciplinary International Conference* was planned in 17-19 September 2020 at the University Ismail Qemali, Vlorë (Albania), both in live and remote modalities of participation. Almost 60 scientific titles were presented for publication in the Abstracts Book, by a hundred scholars from European countries, including Russia, as well from Africa, Turkey, Mexico. A special panel on “Tourism of the Roots” (including a dozen of communications) was also proposed and organized by the colleagues Letizia Carrera, Antonella Perri and Tullio Romita. Another panel was added for *Presentation of scientific initiatives and Research of partnerships*, with the precious collaboration of some important players in the business, scientific and political sectors, from Italy.

Unfortunately, two days before the inaugural session, the pandemic decided to manifest again its existence among the personnel of Ismail Qemali University: thus, within 24 hours the whole conference activities were transferred in the IARC Headquarters in Tirana. Although live presentations were still allowed, of course, even Albanian scholars preferred to participate remotely. But in the end, the conference was a success, almost a happening against the pandemic. All went well. And… everything will be fine.

Next UNICART Conference is already in our thoughts. April 2021. Live mode, we hope.

Well, what else? Some information about this book?

It collects all the papers that the participating Authors agreed to publish in the *Conference Proceedings*, as well as some of the interventions of a special panel named “Presentation of initiatives”. This panel covers the last four contributions published in this Book.

All the papers of the Book are divided into three “linguistic sections” (English, French, and Italian), trying to follow topics criteria… but also in a submission order, sometimes.

The papers that were presented in the satellite panel "Tourism of the Roots", instead, are included in a special book edited by Carrera, Perri and Romita, also published by IARC.

27 October 2020 *Francesco D. d’Ovidio, Francesco Favia, Francesco Scalera*

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Preface

From 17 to 19 September, I participated in representation of Moldova, as an Institutional partner, in the 3rd UNICART International Conference, an excellent event of cultural exchanges between countries.

The UNICART initiative was presented in spring 2019 at the press room of the Chamber of Deputies in Rome and has already seen the participation of many representatives of Institutes and Universities from Europe, the Balkan countries, Africa and America Latina.

UNICART has concluded its third edition by addressing the organizational problems deriving from the COVID pandemic we are experiencing.

Participation in the meeting (the participants with their reports represented 22 universities and research institutes) was the harbinger of upcoming relationships which, in the interaction between all the participants, could create the conditions for effective collaboration between countries.

It was a great honor for me to participate, despite the restrictions: I was able to represent the country of Moldova, also by decision and concession of the new Ambassador of Moldova to Italy, H.E. Anatolie Urecheanu.

UNICART has turned out to be a Think-Tank, because UNICART is not just an academic conference but has brought together the world of research with the world of public and private institutions.

In addition to myself writer as Consul of Moldova, this edition was also attended by the Ambassador of the Republic of Liberia and the Councilor Giovanni Maria De Vita of the Ministry of Foreign Affairs, Italian Republic.

This UNICART Conference witnessed the presentation of projects that can be elements of development for all territories as bearers of "good practices" and a source of activities and innovations for the socio-economic development of the various territories and countries.

To begin to meet the needs of what has emerged, UNICART will shortly start a cycle of monothematic conferences, each dealing with the themes of tourism and transport, environment, new deal, green economy, urban renewal, health and healthcare.

We will ourselves be the bearers of academic and development contributions to the next editions.

HL Dr. Roberto Galanti
Honorary Consul of the Moldova Republic in Italy, district of Marche and Abruzzo

Enterprise Architecture Approach Usage for Business Processes Improving

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Abstract: Modern trends in the development of industrial enterprises are characterized by changes in factors affecting their functioning: innovations and new technologies, increasing competition, changing customer requirements for product quality. From this point of view, standardization is the key element of the quality management, which is vital for satisfying customer needs and ensuring sustainable development of business. This paper proposes to use architectural approach for analysis and improvement of business processes for implementation of the ISO 9001:2015 standard.

Keywords: Business processes; enterprise architecture; quality management

1. Introduction

Modern trends in the development of industrial enterprises are characterized by changes in factors affecting their functioning: innovations and new technologies, increasing competition, changing customer requirements for product quality (the concept of product quality from the perspective of its compliance with customer requirements has developed in market economy).

Satisfying the needs of customers is the main objective of any enterprise. Product quality is one of the most important customer requirements, therefore, in order to ensure the successful development of an enterprise, it is necessary to manage the product quality, to evaluate and analyze relevant targets and predict the processes affecting it.

Thus, the issue of quality management is of vital importance in this context. Quality management is an operational activity carried out by the managers and personnel of the enterprise, influencing the process of creating products in order to ensure its quality by performing the functions of quality planning and quality control, communication (information), developing and implementing measures and making decisions on quality. There are various ways to solve this problem, one of which is standardization.

Through formalization of business processes, development and implementation of norms and rules an enterprise can streamline its operations for the benefit and with participation of all stakeholders. The ISO 9000 standards are one of the most common and a special place among them is occupied by the ISO 9001:2015 "Quality Management Systems. Requirements" standard concerning the process of creation and implementation of the quality management systems. The use of this standard can be a strategic decision that allows to effectively manage the quality and get the different benefits from like provide products that meet the cus-

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tomer requirements and create opportunities to improve customer satisfaction, ensure sustainable development of an enterprise, implement technological development of an enterprise in the framework of improving the business processes by focusing on modern information technologies and some others.

2. The Architectural Methodological Approach and its Application to QMS Field

The need to represent a holistic view of the enterprise is fulfilled by a concept of Enterprise Architecture (EA) which is defined as a set of models and definitions describing the structure of an enterprise, its subsystems and the relationships between them, terminology to employ and guiding principles for design and future evolution. EA development is a continuous iterative process which may be approached using EA frameworks including tools, techniques, process model, artefacts descriptions and guidance for EA design.

EA frameworks implicitly ensure the achievement of a specific IT-business alignment level. However, they do not distinguish between different alignment perspectives: most of approaches claim that EA development must start with the business strategy and structure definition followed by supporting IT infrastructure and application portfolio design. Whereas diverse misalignment situations require different design approaches. And IT may and should be used in an innovative way as an enabler for renewed or even completely new business strategies, products and services, organization forms and processes.

The purpose of enterprise architecture is to optimize across the enterprise the often fragmented legacy of processes (both manual and automated) into an integrated environment that is responsive to change and supportive of the delivery of the business strategy.

Today's CEOs know that the effective management and exploitation of information through IT is a key factor to business success, and an indispensable means to achieving competitive advantage. An enterprise architecture addresses this need, by providing a strategic context for the evolution of the IT system in response to the constantly changing needs of the business environment.

Furthermore, a good enterprise architecture enables to achieve the right balance between IT efficiency and business innovation. It allows individual business units to innovate safely in their pursuit of competitive advantage. At the same time, it ensures the needs of the organization for an integrated IT strategy are met, permitting the closest possible synergy across the extended enterprise.

The quality management system is both an instrument for improving the quality of an enterprise, a way of organizing business processes that ensures achievement of the planned goals through customers' satisfaction, and a specific model described in the ISO 9001:2015 standard. The introduction of a quality management system in accordance with the ISO 9001:2015 standard implies documented business architecture of an enterprise.

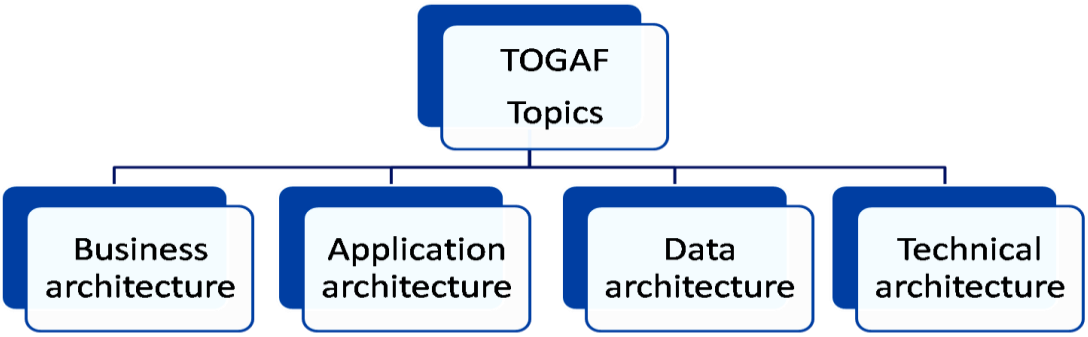
One of the examples of EA methodological frameworks is represented by a high-level approach The Open Group Architecture Framework (TOGAF) to design an enterprise architecture. It provides an approach for designing, planning, implementing, and governing an enterprise information technology architecture in according to its business goals.

Business architecture is one of the elements of the EA – a comprehensive description (model) of all key elements and relationships between them (including business processes, technologies and information systems), as well as the process of supporting changes in the business processes of an enterprise on the part of information technology (Fig. 1).

The objects of the enterprise architecture are the existing business processes and their supporting organizational, administrative and technical systems utilizing IT-technology. Thus, business processes are a central element of building both an enterprise architecture and quality

management system, which allows us to conclude that the architectural approach to the problem under investigation is applicable [Kononov Yu., 2017].

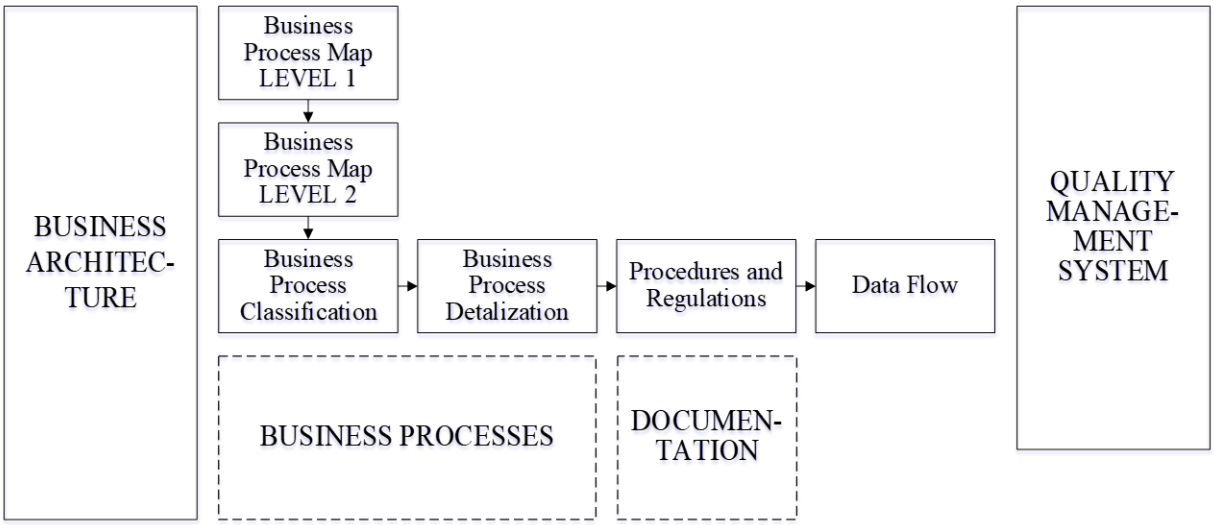
Fig 1. Enterprise Architecture according to TOGAF framework



The modeling of the enterprise architecture and the integration of the quality management system in it is aimed at improving business processes, which will ensure the quality of the enterprise as a whole – reliability, sustainability, technological leadership, investment attractiveness, innovation, employee satisfaction, financial stability. It shows a comprehensive description of the key elements and inter-elements relations.

Development of a quality management system demonstrates the importance of using the architectural approach (describing business architecture of the enterprise) as management instrument for a production enterprise [Peskov E., 2016]. The architectural approach implies clear objectives: company's goals, the specification of the organizational structure, the description and optimization of business processes, the development and distribution of documentation, the automation of processes and the implementation of a quality management system (Fig. 2).

Fig. 2 Business Architecture and QMS



Rationally organized and documented enterprise architecture allows to ensure compliance with the requirements of the international standard ISO 9001:2015 in the field of business processes identification and documentation. And vice versa, the need for a quality management system can direct attention to the initialization of the enterprise architecture development, paying attention to those processes and resources that are crucial for enterprise quality management.

Thus, quality management and enterprise architecture form a natural combination: the first is devoted to the development, documentation, control, measurement and improvement of business processes, and the latter determines how these processes will be organized and implemented.

3. Business Case Description: «AS-IS» Architectural State

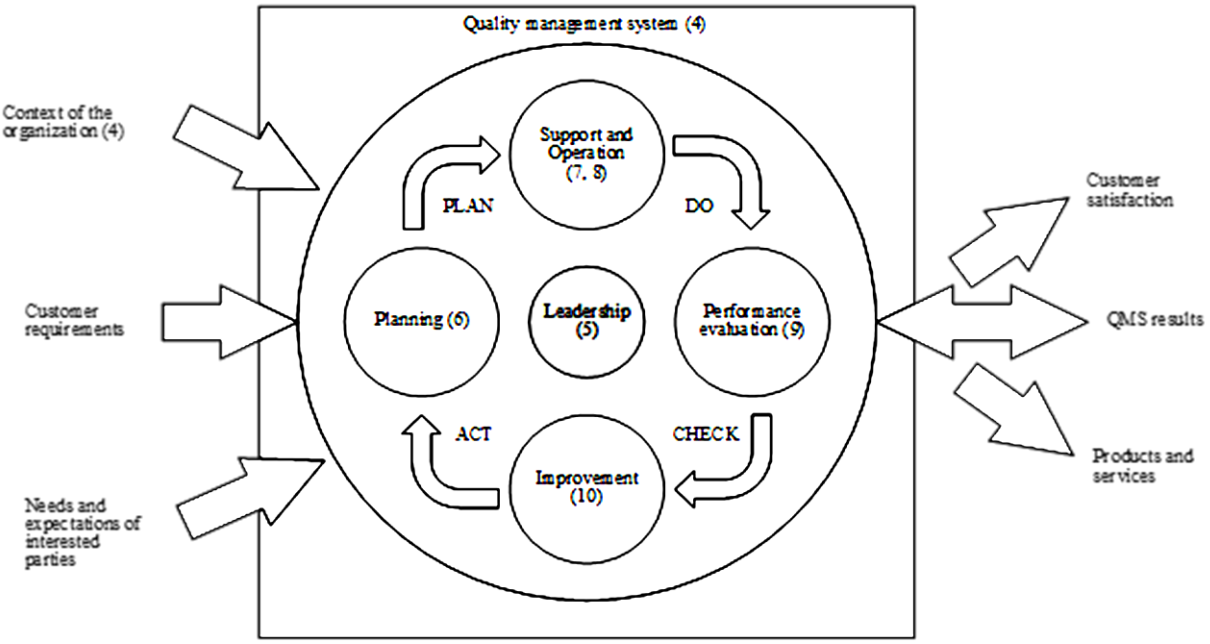
Let us analyze how the architectural approach was implemented for transition to the standard ISO 9001:2015 on the example of an enterprise functioning in the field of manufacturing. The key goal is to describe the initial (AS-IS) and desired (TO-BE) states of the enterprise, conduct the gap-analysis and determine the scope of work that is required to make a transition to the desired state of the enterprise.

In the view of the increasing production plan and the expansion of the product range, it becomes necessary to introduce a new approach to quality management. Thus, the company's management decided to implement the ISO 9001:2015 standard and get certified (conformity assessment).

ISO 9001:2015 is an international standard [ISO 9001:2015, *Quality management systems – Requirements*, 2015] that establishes requirements for quality management. Standard summarizes a global experience in the field of quality management and is applicable absolutely to any enterprise, regardless of the scope and size. According to the standard, the quality management system of an enterprise should be based on seven principles of quality management: customer focus, leadership, engagement of people, process approach, improvement, evidence-based decision making and relationship management.

The structure of ISO 9001:2015 can be displayed in a schematic representation of the process approach [ISO 9001:2015, Quality management systems – Requirements, 2015]. Such a representation shows the interconnection of all sections of the standard (Fig. 3).

Fig. 3 The ISO 9001:2015 structure



The ISO 9001:2015 standard is a set of requirements that are necessary for the implementation and successful operation of the quality management system:

- adherence to the quality management principles established by the standard;
- use of the process approach (allows an enterprise to manage its processes and ensure their interaction);
- risk-oriented thinking (allows to identify risks that can lead to deviation from the planned results of processes and quality management system, develop and implement risk management measures to prevent and minimize the likelihood of risk realization);
- documenting processes and procedures, as well as managing documented information;
- conducting internal audits (allows to determine the compliance of the quality management system with the requirements of the standard and to analyze the effectiveness of its functioning).

The table below shows the initial state of the enterprise (AS-IS) at the level of the business architecture taking into account the analysis of the requirements of ISO 9001:2015 (Tab. 1):

Tab. 1 The initial state of the enterprise business architecture (AS-IS)

Architecture level	**Scope**	**The initial state of the enterprise (AS-IS)**
Business architecture	Goals	The company has set annual goals, which include the achievement of the following targets: volume of production, product quality, percentage of productivity of production personnel)
	Strategy	It was decided to implement the ISO 9001:2015 standard in order to perform quality management (implementation of a quality management system and certification for compliance with the ISO 9001:2015 standard)
	Implementation of ISO 9001:2015	
	QMS Documentation	There is no documented first-level information necessary for the implementation and functioning of the quality management system (quality policy, quality objectives, quality manual). Existing documentation can be further developed for use in the quality management system.
	Risk management	Risk management process is developed insufficiently (there is no documented procedure for risk management, there is no documented information on risks and measures for their management)
	Internal audits	The implementation of the internal audit system is at an early stage. There is no documented procedure for conducting internal audits and developing and implementing corrective measures. There are no trained internal auditors
	Business processes	Situational (as problems are identified) approach to the development and description of business processes. Development of process management is at an early stage. Process performance targets are not defined
	Organizational structure	Organizational structure is defined
	Allocation of responsibilities	Every department has its responsibility distribution matrix

The characteristics of the initial state of the enterprise (AS-IS) at the level of the information systems architecture are described in the table 2:

Tab. 2 The initial state of the enterprise information systems architecture (AS-IS)

Architecture level	Scope	The initial state of the enterprise (AS-IS)	
Information systems architecture	Application architecture	Infor LN ERP	ERP-system, used to manage enterprise resources
		DIRECTUM	EDMS, used to manage electronic documentation
		MS Visio	Flowcharts and diagrams editor, used to detail business processes

4. "TO-BE" Architectural State Description: Migration Plan

The desired state of the enterprise (TO-BE) is an enterprise with an effectively functioning quality management system meeting the requirements of ISO 9001:2015 standard (Tab. 3, 4).

Tab. 3 The desired state of the enterprise business architecture (TO-BE):

Architecture level	Scope	The desired state of the enterprise (TO-BE)
Business architecture	Goals	The company has set quality goals in the framework of the quality management system
	Strategy	The quality management system is implemented and successfully functioning. The certificate of conformity to standard ISO 9001: 2015 is received
	Implementation of ISO 9001:2015	
	QMS Documentation	The first-level documentation for introduction and successful operation of the quality management system (quality policy, quality objectives, quality manual) has been developed. The second-level documentation has also been developed (procedures on document flow, regulatory documentation, risk analysis, supplier evaluation, management of non-conforming products, internal audits, corrective measures).
	Risk management	A risk management procedure has been developed, a risk register has been created (contains information on existing risks, their significance, responsibility distribution and risk management measures)
	Internal audits	Training of internal auditors was carried out. A system of internal audits has been implemented: procedure for conducting internal audits, developing and implementing corrective measures has been developed. Internal audits of all business processes were conducted.
	Business processes	Process management s implemented – business processes of the enterprise are considered as interrelated elements of the system: there is a map of the first level processes, a map of the second level processes, business processes were detailed. The targets and performance criteria of business processes are determined.

Tab. 4. The desired state of the enterprise information systems architecture (TO-BE)

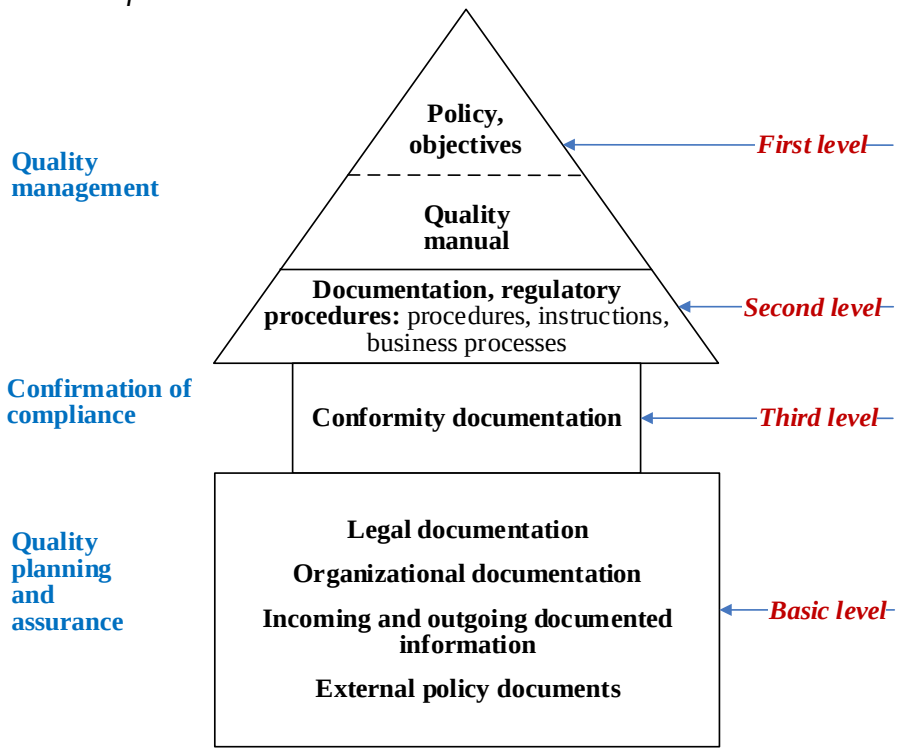
Architecture level	Scope	The desired state of the enterprise (TO-BE)	
Information systems architecture	Application architecture	Infor LN ERP	ERP-system, used to manage enterprise resources
		DIRECTUM	EDMS, used to manage electronic documentation
		BPMS iGrafx	Instrument for modeling, analysis and management of business processes

To determine the scope of work required for the transformation of the enterprise (AS-IS → TO-BE), management has appointed responsible employees and set up a working group. The next step was to create a work structure of the ISO 9001:2015 standard implementation (Fig. 5), as well as a project implementation plan (Appendix 1).

Fig. 4. Structure of work

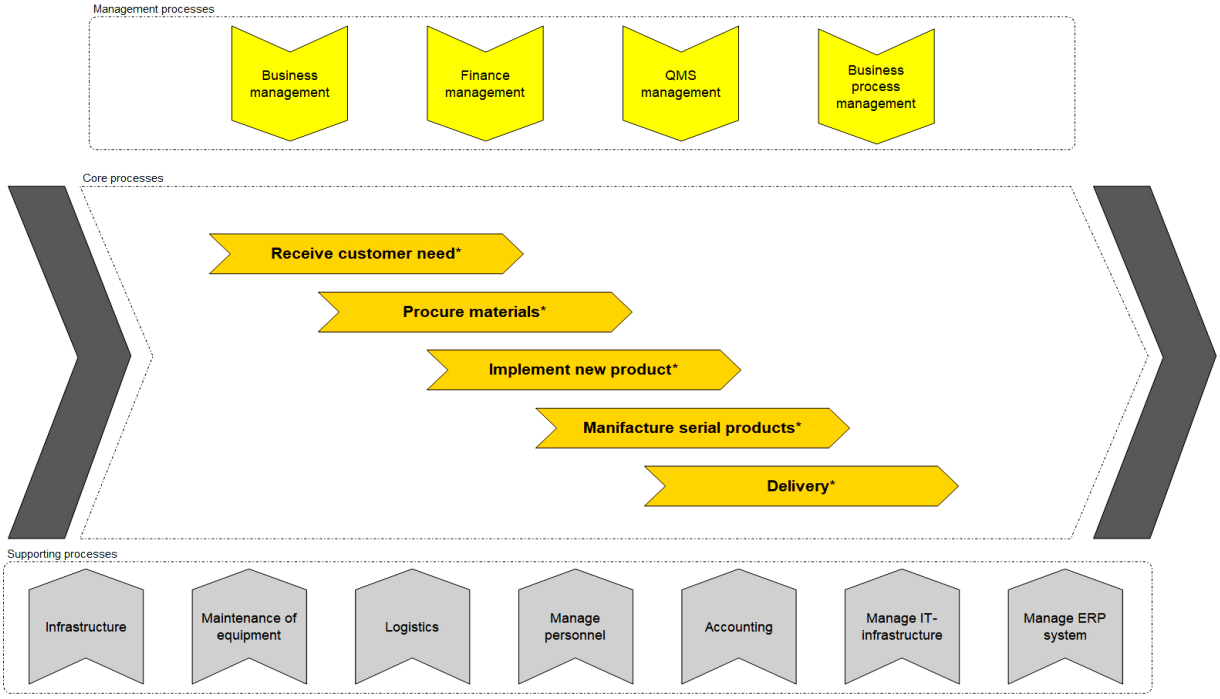
The key areas of work are the development of QMS documentation and the introduction of a process approach. In accordance with the requirements of the standard, documented information of the first and second levels is developed (Fig. 5):

Fig. 5 Documented information structure



The introduction of process management within the framework of implementing the quality management system implies the consideration of all types of enterprise activities as a managed system of processes that is aimed at achieving its targets and meets the requirements of customers and other interested parties. All processes of the system are interrelated.

Fig. 6 Business process map (level 1)



To implement the process approach, it is necessary to develop a complete model of the processes that create value for customers. This model can be represented as a top-level process map. The second level of the process map and a plan for detailing business processes are also created. For each business process we defined process owner, process boundaries and process goals, inputs and outputs and targets and performance criteria of the process.

To implement the principles of the process approach, the company implements the iGrafx BPM system. The system allows to model and analyze business processes, as well as manage them. The introduction of iGrafx helps to accelerate the creation of a graphical representation of processes (process detailing is carried out in BPMN notation) and to manage the life cycle of business processes. Let us take a look at the the main process "Serial production" (Tab. 5). It includes three second-level processes, which have their subprocesses (detailing).

Tab 5. Serial production process

Level 1		Level 2		Detailing	
Code	**Title**	**Code**	**Title**	**Code**	**Title**
CP4	Serial production	CP4_1	Planning and production	CP4_1_1	Planning of details
				CP4_1_2	Production of details
				CP4_1_3	Planning of assembly groups
				CP4_1_4	Production of assembly groups
				CP4_1_5	Painting
		CP4_2	Ensuring the production process	CP4_2_1	Management of techonogical documentation
				CP4_2_2	Changing route time
				CP4_2_3	Management of techonogical process
				CP4_2_4	Confirmation of orders and changes in delivery dates
				CP4_2_5	Ensuring the safety of materials, parts and products
		CP4_3	Production equipment	CP4_3_1	Management of technological equipment
				CP4_3_2	Replacement and repair of broken instruments
				CP4_3_3	Replacement of consumables
				CP4_3_4	Metrological support of production

4 Results and Discussion

The paper addresses the issue of quality management system development on the base of enterprise architecture approach. It was proposed as an attempt to align a practical business case with the requirements of ISO standard. When estimating the required investments in the quality management system implementation (achieving compliance with the ISO 9001:2015 standard), several types of costs are defined - implementation costs and operating costs. The first type of costs can be divided into two groups: the costs of direct implementation and the cost of certification. Operating costs are understood as costs for maintaining the quality management system and its improvement.

Another important task is to assess the benefits of implementing the ISO 9001:2015 standard. They can be quantifiable and non-quantifiable, and they are generally classified in process management approach, adoption of QMS documentation and reduction of losses derived from inconsistencies.

The quantifiable effect of the implementation of the quality management system consisted in the drastic reduction of received complaints (reclamations) from customers.

As a result of the formation of the business process architecture based on the international standard ISO 9001:2015, and the analysis of the results obtained, it is possible to draw a conclusion on the effectiveness of applying the architectural approach to improving business processes of the enterprise. The architectural approach provides continuous management at the interface of single processes within the system, as well as their combination and interaction. Understanding the cause-and-effect relationships between system factors, processes and results allows us to find levers for managing business processes, i.e. develop, manage and improve business processes in order to create added value for customers and other interested parties.

Further research activities follow but are not limited to the following branches:

- extending the research onto the usage of other architectural approaches and tools (Archimate, BPMN etc.);
- a deeper specification of each TOGAF phase for different QMS adoption steps;
- formalization of the model for the resulting EA evaluation;
- practical application of the proposed framework taking into account such business factors as industry sector, organizational size and type of strategic positioning.

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Appendix 1. Project implementation plan

Stage	Description	2017				2018				
		WW4-34	WW35	WW36-45	WW43-51	WW3-4	WW5-9	WW10	WW10-12	WW13
1.	**Employees training**									
1.1.	Working group training (ISO 9001:2015)									
1.2.	Training "Business processes of the quality management system"									
1.3.	Internal audits training									
1.4.	Training for production masters (corrective measures)									
2.	**ISO 9001:2015 Implementation. Developing business processes and documentation**									
2.1.	Analysis of the requirements of the ISO 9001:2015 standard									
2.2.	Analysis of existing documentation									
2.3.	Analysis of existing process model and regulatory documentation, use of quality management system in existing process documentation									
2.4.	Discussing the QMS business processes and documentation. Conducting the gap-analysis									
2.5.	Creating documentation development plan. Developing the documentation according to the plan									
2.6.	Creating business processes development plan. Developing business processes									
3.	**Preparing for internal audits. Conducting internal audits**									
3.1.	Conducting internal audits									
3.2.	Preparing audit reports. Developing and implementing corrective measures									
4.	**The QMS performance analysis**									
4.1.	Conducting the QMS analysis									
4.2.	Preparing a performance report. Conducting management review									
5.	**Preparing for certification. Certification audit**									
5.1.	Preparing for the first stage of certification audit									
5.2.	Certification audit. Stage 1									
5.3.	Developing and implementing corrective measures according to the results of the certification audit (stage 1)									
5.4.	Conducting an internal audit. Developing and implementing corrective measures (if necessary)									
5.5.	Certification audit. Stage 2									

Creating SDG-Tour Programmes in North Macedonia: Examples from Skopje and Tetovo

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Abstract: The year 2015 was set to be a milestone for sustainability as governments were called upon to adopt the Post-2015 Development Agenda. The new agenda is transformative, people-centered and with bold and ambitious targets. The proposed Sustainable Development Goals (SDGs), which build and expand on the expiring Millennium Development Goals (MDGs), comprised 17 goals and 169 targets and will frame the global development agenda for the coming years (UNWTO, 2020). Purpose of this study is to create and explore direct links between tourism and SDGs. In order to concretize these titles, it is planned to introduce a new approach with the tourism guidance style that includes the social and cultural issues proposed to be made in Skopje and Tetovo cities of North Macedonia. Therefore, author of this paper uses descriptive method and study visits in order to reach results. If this step is successful, it will be possible to perform similar tours in different parts of the world. Apart from the short historical information, the situation of these cities especially on SDG and tourism titles and prospective works in the coming years will be embodied. Regarding these issues, tourist guides should be SDG-trained and they should fully internalize all the assets that their cities have. In fact, it is planned to create bridge between cultural or natural values by associating them with sustainability and then to provide more multi-layer information about the city where the guests are joining the discussion processes from different perspectives. As a result, existing static information will become more active in the center of sustainability. For realization, all local stakeholders need to come up with solutions together. In this paper, a special project will be also proposed for entrepreneurship education which needs to receive financial support from different sources.

Keywords: SDGs. Tour Planning. North Macedonia

JEL Codes: Z32, L83

Introduction

There are still problems to implement sustainable tourism in order to offer better services for tourists. At the same time, tourism workers do not have adequate infrastructure and working conditions for their welfare.

There is a need to approach this process carefully and offer stakeholders new perspectives with the help of Sustainable Development Goals (Figure 1) which have direct and indirect relations with tourism sector (UNWTO, 2020). Our research and action plan will try to make it

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possible to create new tourism guidance techniques. At the end, there will be multi tour planning itinerary which covers SDGs. This is going to be first example of its own.

Figure 1: Sustainable Development Goals. Source: UNWTO (2020)

It is possible to create green tourism jobs with following approaches and find new methods to combine green economy within SDGs. There are 17 goals of SDGs and following topics will be taken into consideration for tourism and SDGs. Especially, it will be possible for:

1. Poverty: This goal aims at eradicating extreme poverty in the world by 2030.
2. Hunger: This goal emphases job creation and local production
3. Inclusive and Equitable Tourism Education: This goal will be covered by developing new tourism guidance trainings with SDGs
4. Gender Equality and Empowerment in Tourism Sector: More equality means more jobs for women
5. Full and Productive Employment and Decent Work in Tourism: Better standards for workers opens decent work quality in tourism sector
6. Industry, Innovation and Infrastructure: Innovation at local level increase the well-being of locals
7. Reducing the Inequality of Communities: Social and economical divide between communities will be decreased by sustainable tourism
8. Cities and Human Settlements: City culture will attract tourists and there will be cultural interaction between tourists and locals.
9. Inclusive Peaceful Societies: Tourism brings peace to problematic zones of the world.

Tourism is largest and fastest growing sector and it fosters economic growth and development by creating income through jobs. Therefore, we can ask following questions about SDGs and tourism and try to explore relationship between them. Especially, new income resources can be concretized.

1. How is it possible to end the poverty with tourism and SDGs?

Sustainable tourism development can be combined with national poverty reduction goals: promoting entrepreneurship and small businesses, and empowering less favored groups such

as youth and women (SOS, 2020). One of the most important figures of 20. Century was Mother Theresa when we talk about poverty and its impacts on disadvantageous groups in different countries. She was born in Skopje. If we structure a new tour in Skopje this is going to be the best place to start: Memorial House of Mother Theresa (Figure 2).

Figure 2: Memorial House of Mother Theresa. Source: Archive of the Author

Historical developments put important responsibilities on her shoulders. She had an extraordinary life playing important role in fighting against poverty. This is the fantastic place to start to inform our visitors about poverty. Multiculturalism and multi-ethnicity bring opportunities for different folk groups to live together peacefully but it also brings some challenges. Poverty is one of the most important challenges of this country. Unemployment rate is at its high rates. 20 to 30 percent of population approximately 600.000 Macedonians have emigrated in search of jobs and higher living standards (FT, 2018).

Now, we are starting to build poverty-info (SDG) path. Macedonia Anti-Poverty Platform is an alliance of associations of citizens who are members of voluntary associations of citizens and individual researchers. Our visitors will have information about promotion of social justice, participatory democracy, protect human rights, equality, non-discrimination and the rule of law in fight against poverty (SALTO, 2020).

Meaning of poverty will be discussed by tourists in this concrete situation and first step of tour can be implemented.

2. Ending Hunger with Tourism and SDGs Interaction

Tourism can help agricultural productivity by promoting the production, use and sale of local produce in tourist destinations and its full integration in the tourism value chain. Hotels make

their buying mostly from surrounding villages. Long distance means less sustainability. Agro-tourism is a growing tourism segment, can complement traditional agricultural activities. Rise of income in local communities can lead to resilient agriculture while increase the tourism experience.

During the second step of the tour, firstly it is possible to visit local markets in Skopje. Especially, Turkish Bazaar from 12th Century represents the real soul of the city. Beside historical visits, it is possible to see local products at different markets. Connection between agricultural products and supporting institutions is observed and local people are encouraged to make organic production for city inhabitants. By the way, their living existence can be easily secured.

FAO Regional Office for Europe and Central Asia has good project examples for local development (FAO, 2019). There are some land consolidation efforts based on concrete needs. Sustainable production technologies, climate change adaptation measures, diversifying of incomes and support for technological equipment and access to different markets help local farmers to reach certain quality of living standards. Visitors of this tour can visit local markets, FAO and Agriculture Ministry of Macedonia (Figure 3). They receive information about works of different stakeholders.

It is possible to visit Sredno Egri village to observe local farmers and tourists can questions about production and marketing process of sustainable agriculture work.

Figure 3: Local market at Skopje. Source: Archive of the Author

3. Tourism and SDGs can contribute to Quality Education and Lifelong Learning

A well-trained and skillful workforce is important for healthy development of tourism. Investments in education and vocational training and assist labour mobility through cross-border agreements on qualifications, standards and certifications. In particular disabled people, youth, women, senior citizens, indigenous peoples and those with special needs should

benefit through educational means (Special training for workers and better service for tourists). It promotes inclusiveness, culture of tolerance, peace and non-violence with all aspects of global exchange and citizenship (Council of Europe, 2020).

Following picture shows a good example of Turkish minority school 'Istiklal' in Tetovo (Figure 4). Even if there are economic problems, importance of education for minorities is strongly underlined. With inclusive education, it will be possible for all segments of society to have a say in development in the future. The high school 'Mosa Pijade' school, which is also located in the same city, also provides important trainings such as tourism, agriculture, wood carving with the support of the EU (Municipality of Tetovo, 2020). It will also be possible for disabled students to become part of the tourism sector in the future.

Figure 4: Istiklal Primary School in Tetovo. Source: Archive of the Author

4. Gender Equality and Empowerment result with decent social and economic development

Tourism can empower women in multiple ways: Provision of jobs and through income-generating opportunities in small and larger-scale tourism and hospitality related enterprises. As one of the sectors with the highest share of women employed and entrepreneurs, tourism can be a tool for women to unlock their potential, helping them to become fully engaged and lead in every aspect of society but there are still traditional relations.

In our rapidly digitalizing world, we have observed large-scale changes in the ways and techniques of doing business. Thanks to the digital travel and tourism portals with growing numbers, small and medium-sized enterprises that cannot receive the support of large-scale tour operators have the chance to open up in the world market. Thanks to the e-Trade for Women masterclass series initiated by UNCTAD and organized under the leadership of Macedonian Economy Minister Nina Agelovska, women will lead the digital economy in the country (Etrade for All, 2019).

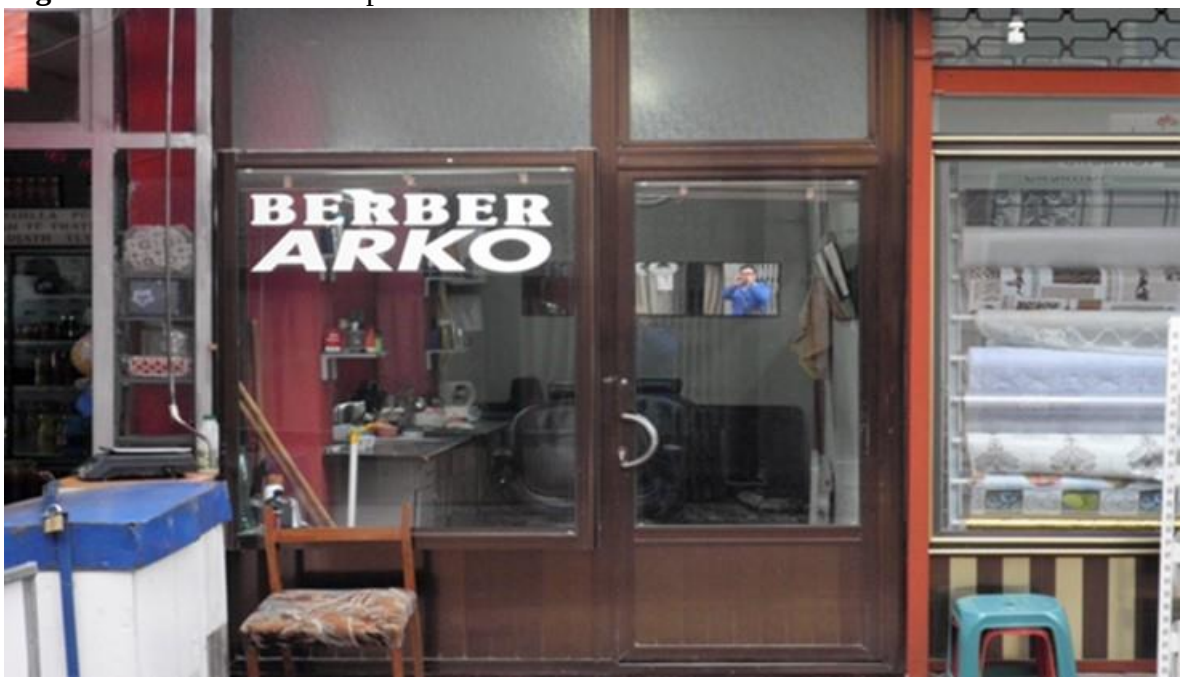
This part of the tour includes visits, meetings and discussions at the schools in Tetovo, Ministry of Finance and UNCTAD.

5. Sustained, inclusive and sustainable economic growth is based on decent work

Full and productive employment have strong on economic development. Tourism sector currently provides for 1 in 11 jobs worldwide (UNWTO, 2020). It can create decent work opportunities: Youth and women can benefit from increased skills and professional development. The sector's contribution to job creation is described as "By 2030, devise and implement policies to promote sustainable tourism that creates jobs and promotes local culture and products" (UN, 2019).

Following small shop belongs to a Turkish business owner from the minority group of Macedonia. In Tetovo, there are several attractive cultural sites. Beside visits of tourists to these places, SMEs can be part of touristic tours. Small businesses can be involved in touristic service chains and curious visitors can ask questions about local life and discuss about sustainable development (Figure 5). Again, if there is strong support for SMEs, economic life become more resilient and families can easily overcome poverty and reach higher standards.

Figure 5: Local Barber Shop in Tetovo. Source: Archive of the Author



6. Industry, Innovation and Infrastructure

Tourism development relies on good public and privately supplied infrastructure and an innovative environment. The sector can also incentivize national governments to upgrade their infrastructure and industries, making them more sustainable, resource-efficient and clean: It attracts tourists and other sources of foreign investment and creates new jobs. This should also facilitate further sustainable industrialization: necessary for economic growth, development and innovation.

In particular, we see that start-up companies are growing rapidly in Skopje. Companies providing outsourcing services until ten years ago are now focused on their own products. The

most important institution behind this development is the "Start-Up Macedonia" association established by a group of entrepreneurs, investors and other organizations (Eu-Startups, 2020).

With the help of this tour, different start-up companies may be visited. People who want to make investments in start-up companies can meet prospective partners. In fact, this tour will give concrete picture about innovation capability of Macedonia.

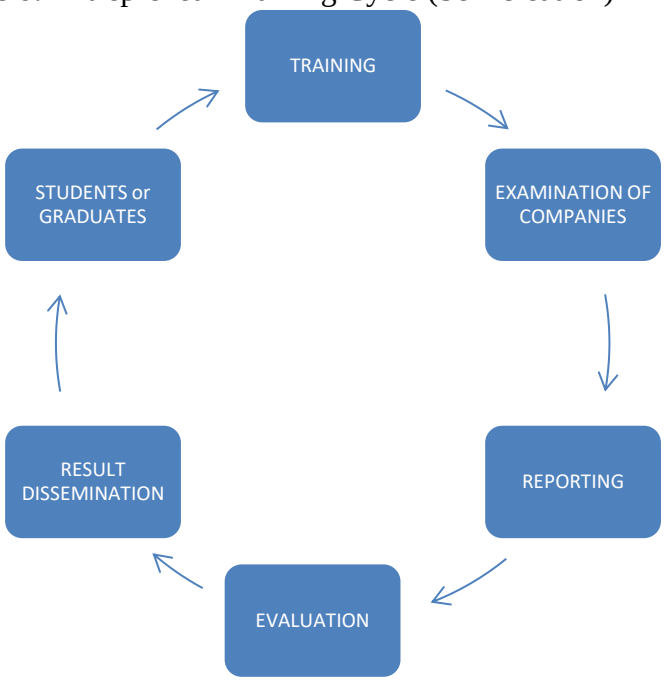
Serious studies have begun in Balkan countries on innovation. Even though we are talking about a country that has economic difficulties and young people emigrate to foreign countries, it is witnessed that new technological start-ups have been also established (Eu-Startups, 2020). It is useful to shape the process not only with technological investments. It is also important to cooperate with Macedonia Tourism University, which is the country's most competent university in the field of tourism. Especially, tour programs can be developed and implemented with the collaboration of this university.

The support that students will give to this proposal, which was put out before completing their school, will enable them to bring a different dimension to both the theoretical and innovative business approach. They can be a part of the development of the economy with a different tourism understanding with these tour suggestions that they will establish in their own business or tourism agencies they will work with. Therefore, there is a possible project proposal as follows:

SMART-UP PROJECT

This project will be prepared and implemented for students as a realisation of a tourism start-up company with the integration of university facilities and environment. Smart sustainability entrepreneurship training will be introduced for students who are at last stages of their studies (last two semesters). Before finishing their studies, students will learn and implement special techniques in order to increase the quality and sustainability of services in tourism sector especially in culture tourism. After finishing their studies, they will be ready for to create their own company and even if they have also not studied tourism. Programme will be open for last year students and also for fresh graduates of other social sciences graduates. In this project, there will information about the different processes. This project is the proposal of the author to European Commission Marie Skłodowska-Curie Individual Fellowship. There are five stages of this program as follows:

Figure 6: Entrepreneur Training Cycle (Self-creation)



Stages of Project:

1) *Training for Sustainable Culture Tourism and Entrepreneurship*: Theoretical and practical contents will be delivered. After training, course followers will be sent to different start-up companies such as travel agencies, boutique hotels or theme restaurants for the evaluation of their work. After examination of work processes by followers, results will be shared by a commission which is designated by people from university, private sector and state representatives. The commission will give feedback to evaluations. Results will be transferred to start-up companies.
2) *Placement of Students and Graduates*: Contacting with eventual enterprises with pre-sustainable systems is essential for training of students. Students/Graduates will take their over own responsibilities to make their own placements. Monitoring and assistance before/during placement will be realised by our start-up company. First contact and encouragement of candidates will be accomplished by extra lectures with psychological techniques form Spanish mentors where they are already the member of our virtual start-up company team.
3) *Monitoring of Sustainability after Placement and Determination Methods*: Each trainee will be monitored. Their problems (technical/philosophical/adaptation) will be examined. Leave-off rates will be ensured to stay at nil level. Determination capability will be thought and implemented. Especially, (Y) generation will not quit because of new preparation/action/adaptation/result processes. After these processes, trainees will get opportunities from their working places for creating of their own start-up companies or being a worker part of their old companies.
4) *Monitoring Methods*: There are classical monitoring methods such as databank actualization and follow-up questions. Our new media technological tools should be used in order to have actual information about our trainees. Instagram/Facebook can be ideal place for them to share capabilities with their friends but with their potential business partners. They will be motivated with using of communication methods in order to understand and activate them.
5) *Informal Meetings after Placement*: This method will push them to live their experience with others and give more moral for the future. They will become their own heroes. My research project which combines sustainable thinking with entrepreneurial character at upscale level with different share/stakeholders from glocal perspective included with co-creation and crowdsourcing in the region for a better socio-economic future.

7. Tourism with SDGs can reduce inequality

Tourism can be a powerful tool for community development and reducing inequalities if it engages local populations and all key stakeholders in its development. Tourism can contribute to urban renewal and rural development and reduce regional imbalances by giving communities the opportunity to prosper in their place of origin. In 2014, Least Developed Countries (LDCs) received US$ 16.4 billion in exports from international tourism, up from US$ 2.6 billion in 2000, making the sector an important pillar of their economies (7% of total exports) and helping some to graduate from the LDC status (UNWTO, 2020).

One of the main collaboration partners of Macedonian state is UNDP and there are projects about rural tourism that can change the situation in positive direction. Beside this, some examples such as The Kult-Tranzen Association for Culture and the Development of Creative Industries received grant from UNDP to promote cultural tourism together with local artists and craftspeople and The Blagoj A. Kotlarovski Association of Fruit Producers to help promote rural tourism and the local economy by improving accommodation offers in Brajcino and Ljubojno (UNDP, 2019).

There is a strong wine industry in Macedonia and this can be used for wine tourism. Especially, local wine producers can be visited and special tasting tours can be offered. Apart from Stobi, Bovin, Gama, Tikves; especially Chateau Sopot close to Skopje can be on the agenda. Work of associations and wine tourism would be perfect combination for tourists to understand the real value of wine industry for this country bearing sustainability in mind with SD guidance tours (UNDP, 2019).

8. Sustainable Cities and Communities:

If a city cannot offer high living standards for its citizens, it is also not an ideal place for tourists. Under the sustainable cities, it has the potential to advance urban infrastructure and universal accessibility, promote regeneration of areas in decay and preserve cultural and natural heritage, assets on which tourism depends. There is also threats of gentrification where disadvantageous social classes must leave their places because of high rental prices and move to less central districts of cities.

Secondly, smarter and greener cities mean that greater investment in green infrastructure (more efficient transport facilities, reduced air pollution, conservation of heritage sites (new jobs) and open spaces, renovation of old houses etc.) Residents and tourists can benefit from these activities. As you can see in the following picture, most of buildings are built of concrete blocks with holes in them. These kinds of buildings are not sustainable while they do not have any isolation systems. There is an international housing charity which is called HABITAT Macedonia (FT, 2020). With external funding they renovate old houses which are dated back before the date of separation of old Yugoslavia. Energy costs are very high, energy consumption level is very high at residential sectors and more than 300,000 people live in illegally constructed buildings. Tourists will visit touristic places but they will receive background information about disadvantageous groups (Figure 7). They will visit these house owners, ask them questions and make their mind in concrete manner.

Figure 7: Construction of Buildings. Source: Archive of the Author

9. Peace, Justice and Strong Institutions

Peaceful and inclusive societies for sustainable development. Justice for all and building effective, accountable and inclusive institutions at all levels. People of diverse cultural backgrounds join tourism and the sector can foster multicultural and interfaith understanding, laying the foundation for more peaceful societies. Sustainable tourism, which benefits and engages local communities, can also provide a source of livelihood, strengthen cultural identities and spur entrepreneurial activities. It can help to prevent violence and conflict to take root and consolidate peace in post-conflict societies.

Creating SDG-Tours:
Here is a possible tour program composed with SDGs which is the first kind of its own. The structure can be easily adapted to different destinations. Therefore, tour operators must consequently develop their programs to reach their target groups.

Day 1:
Mother Theresa House
Macedonia Anti-Poverty Platform
Local Markets (Turkish Bazaar)
FAO and Agriculture Ministry of Macedonia
Start-up Macedonia

Day 2:
Sredno Egri Village
'Istiklal' School (Tetovo), 'Mosa Pijade' School (Tetovo)
Local Barber Shop (Tetovo)
Arabati Baba Teke (Religious centre) (Tetovo)
The Painted Sarena Dzamija Mosque (Tetovo)

Day 3:
Economy Ministry of Macedonia (Skopje)
The Kult-Tranzen Association for Culture and the Development of Creative Industries (Skopje)
HABITAT-Macedonia (Skopje)
Chateau Sopot (Wine Cellar)

This tour can be organized for three days. Macedonia, especially Skopje and Tetovo have different cultural, historical and natural attractions. Tourists who visit Macedonia has great interest in different attractive locations. It is almost a revolutionary to show an attempt to attract people for sustainable tourism goals tours when there are many alternatives. It is important to draw a picture of the country with the help of special marketing tools. A new image would be perfect for North Macedonia which covers SDGs for inviting people who want to see the real side of the country. They want to see and hear complex structures of different layers of the society. Places that are visited give real sense of the country. Especially, questions which will discussed with local stakeholders open new horizons for investors as well. Local people can have the chance to meet foreign people who are interested in the future of the country.

SMEs and local entrepreneurs can be empowered against large companies. Ownerships can be protected with sustainable methods. They can be convinced to come together to protect their rights. Otherwise, local people have no chance to live over their existence minimum. Lo-

cal initiatives last longer and become stronger by the time. Sustainable tourism has a great potential to protect local roots and economy with social integrity. As it is a reality in different countries, different powers are in play to have more control on the destiny of countries. These can be illegal powers with vast amount of money sources (SOS, 2020) and power of these criminal gangs and human traffickers should be stopped. The real power must be with local people and this is possible with the realization of local projects to protect disadvantageous groups. Tours and implementing SDG projects can walk hand-in-hand.

In order to realize that, it is possible to create local development agency which can coordinate these tours until local travel agencies take over main responsibilities and duties. If there is financial need to organize these tours, it is possible to apply for different project calls of EC which are perfectly match with the needs of local stakeholders. University plays again major role to develop these multi-dimensional tours. Students can be offered ECTS credits for their projects which can be implemented during the semesters. In the beginning, it is possible to receive support from different donors. These must not be large institutional structures. It is possible to convince tour members to invest in these projects and offer them shares for long term earnings.

At the first stance, results can be firstly adapted in neighboring countries. Balkan countries promising a real future for tourism. Geographical settings, closeness of countries and pureness factor create exact source to implement SDG tours with the example of North Macedonia. Dividedness which derives from history will be vanished. SDG tours will be helpful to bring all Balkan countries together. Cross-border cooperation and common projects will open new chances to work together. The nostalgic name of Yugoslavia will live as United Countries of Balkans (UCB) which will be created with the common objectives such as economical welfare, political stability and peaceful future. History will not repeat itself with hostilities but more with friendship and sense for common living.

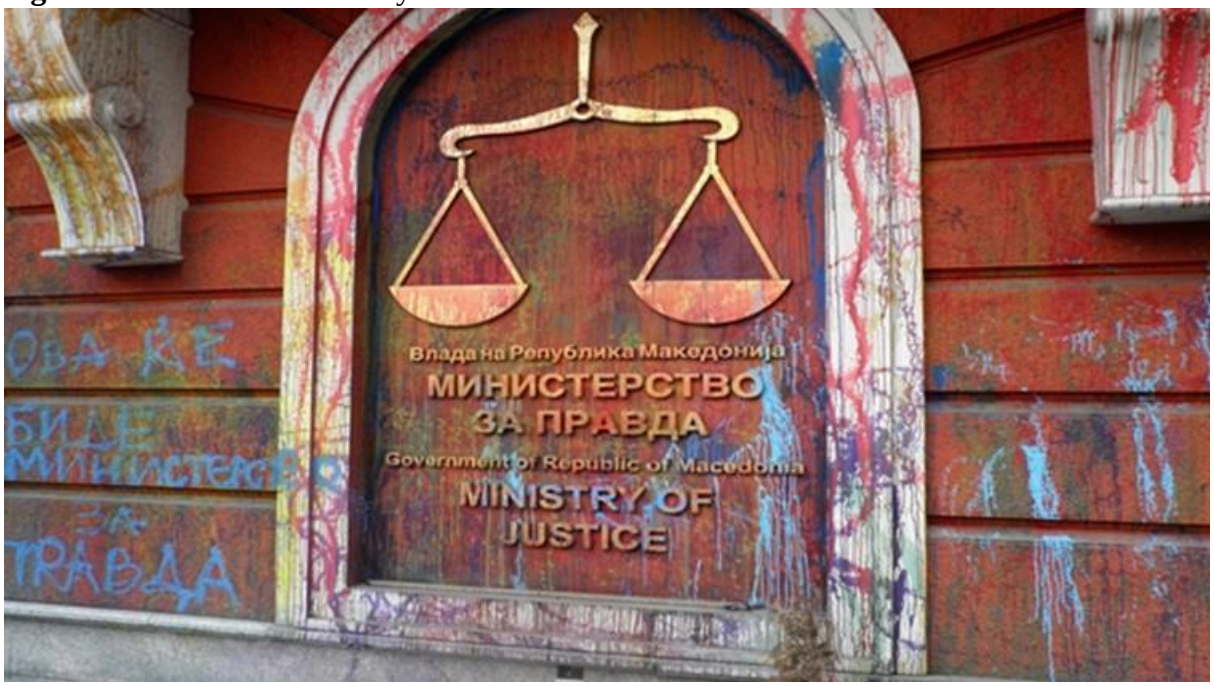
You can be in Brazil, South Africa, Mozambique, Botswana or USA, with the help of SDG tours, people will understand the problems of vulnerable people, discuss and offer solutions for problems. Solutions will not be only found with the help of international organizations, states or other strong institutions but help will be offered from people to people. Because tourism is one of the most efficient diplomacy in order to reach peaceful solutions. High level diplomacy techniques between countries have not helped too much to solve crucial social and economic problems.

Now it is time to give chance to people as global citizens to find solutions for their own destinies. Connection between different local and civil experiences can be created. Platform for SDG tours can be easily reachable. Exchange of ideas can be possible before the realization of tours. New form of tourists will be volunteer for the solutions problems. They will pay, hear, discuss, understand and offer solutions for critical matters with the help of SDG tours. Every SDG tour will be technologically networked, new contents are experimented, problems are solved and different solutions will be offered to the rest of the world.

Conclusions

Difficult and disagreeable years are a thing of the past, but it is still witnessed that there are problems. There are different domestic and international organizations that work to establish peace in the country that hosts different nations. Along with these organizations, it is necessary to provide visits to the regions with problems for tourists and to allow them to ask questions to locals and to themselves. Thus, guests will be able to create their own ideas about the causes of the dramatic events. The picture below is the result of protests due to the sad events that took place in 2015, and the peaceful protests of the people were observed (Figure 8).

Figure 8: Macedonian Ministry of Justice. Source: Archive of the Author



The dispute with Greece on the name of Macedonia for many years has disappeared as the country has taken the name of Northern Macedonia Being a member of NATO in March 2020, North Macedonia started full membership negotiations with the European Union in 2019 (EC, 2020). This study has emerged as a result of the observations made by the author's visit in 2016 and the evaluations including the developments until today. North Macedonia presents an important infrastructure for the tourism sector with its history, culture, geography and natural beauties. On the other hand, it is not difficult to see that the contribution of sustainable tourism to the peaceful development of the country will be of great importance. It is certain that the country will offer important lessons to visitors from abroad with touristic visits and discussion points, which are addressed to different perspectives.

In a sense, it will be possible for the public to understand the direct politics and empathize with the region, but also to reflect on the people of the region like a mirror. After COVID-19, we will evolve into a time when conflicts will be further reduced, and tourist expectations will be more culturally weighted and tourism will be questioned more in a known sense. Even in this period, when the media is inadequate, tourism will be helpful to ask more questions for people who want to get first-hand information about new types of touristic tours cover all sectoral production areas and processes. In fact, high level politics will be replaced by politics in which citizens directly participate. The touring principles we have introduced here will give the peoples an effective co-learning tool to intervene more effectively in our transforming Earth.

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Sustainable tourism and city-brand promotion. A case study on «Taranto Capitale di Mare»

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Abstract: The main purpose of this research is to deepen the relationship between urban sustainable tourism and the development of the city-brand Taranto Capitale di Mare. The development model that the city of Taranto has adopted in recent years has intended to renew its City-Brand with the aim of rediscovering its tourist vocation across the sea, also combining the concepts of Blue and Green economy. In this sense, by pursuing the objectives set out in the Agenda 2030 action plan, in which sustainability is defined as a key driver, cities, in planning and promoting a sustainable tourism development policy, must be able to correlate these objectives in a process integrating social, economic and environmental factors. The exploratory study is based on a qualitative approach, based on the tool of an in-depth interview. Therefore, the data will be collected through interviews with some local administrators, with the aim of exploring the current strategic and the lines of development and tourism promotion, implemented by the city of Taranto. The results show how local governance is rapidly pursuing the objectives set by the Ecosistema Taranto strategic plan, in terms of sustainable tourism development and redefinition of its city-brand. This research highlights the state of repositioning of the city of Taranto and the renewal path of its city-brand and identifies future research lines that support the preliminary qualitative study.

Keywords: Sustainability – Sustainable tourism – City-Brand – Urban marketing

1. Introduction

In the last two decades, cities have seen increased competition among territories and this has played a fundamental role in the economic development of the Mediterranean area (Buhalis, 2000; Basile, 2016). In particular, competition has affected the tourism sector, not considered as a simple process of economic exchange between businesses and consumers (Jamrozy, 2007) but as a comprehensive and complex system. This study has taken the city of Taranto as a reference point for the regeneration process of the city-brand in progress. The regeneration process adopt a development model inspired by the objectives of the Agenda 2030 action plan and the lines of the green new deal, with the aim of rediscovering and rebuilding one's tourist vocation through the sea in the full application of the principles of sustainable development.

Taranto, as can be seen in Figure 1, is an Italian municipality, in the Apulian region, Italy. Taranto is the thirteenth most populated municipality of Italy and it is located in the south Italian Peninsula boasting a privileged position, as it divides the Mediterranean in two parts,

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from the columns of Hercules to the Suez Canal. In particular, in Apulian region, in 2019, tourism represented one of the pillars of the regional economy, reaching 4.2 million arrivals, 15.5 million visitors and 3.8 million overnight stays in Italy; additionally, international data record a 60% increase in incoming in the last four years. Of these numbers, Taranto recorded 7.7% of arrivals and 8.2% of visitators.

Figure 1. *Map of the Mediterranean sea – Taranto*

However, although the tourism sector represents one of the main levers of profitability of the territories and industry with a higher growth rate in the world (Amerta et al., 2018) the mass tourism phenomenon (Gabarda-Mallorquí et al., 2017; Dube, 2020) is changing the type of tourism approach making it unsustainable due to a global Overtourism. This phenomenon tends to negatively impact both on tourism expectations (Kuo & Huang, 2017) and on the use of natural resources and tourism (Bimonte, 2008). To better address this problem, in 2017, the international year of the development of sustainable tourism (Job et al., 2017), starting from the objectives set out in the Agenda 2030 action plan, European cities are called upon to plan and promote sustainable tourism-oriented development policies that can synergistically correlate objectives in a process that integrates social, economic and environmental factors.

Consequently, the tourism sector is witnessing a strong and disproportionate increase in the phenomenon of urban tourism (Aall & Koens, 2019). However, this phenomenon is still poorly explored in the academic research (Maxim, 2015; 2016; Miller et al., 2015), especially considering the sustainability variable (Aall & Koens, 2019; Ashworth & Page, 2011; Valls et al., 2013). According to Valls et al. (2013), the ability of the territories to attract investment and their level of competitiveness are the main drivers of economic, social and cultural growth, in particular on the development of sustainable tourism. Therefore, for territories it is important to respond positively to the continuous markets changes' by closing the organisational gap between the administrative structures responsible for implementing sustainable tourism activities within urban contexts, so as not to significantly prejudice development policies implemented at a given place (Guido, 2017).

2. Theoretical Background

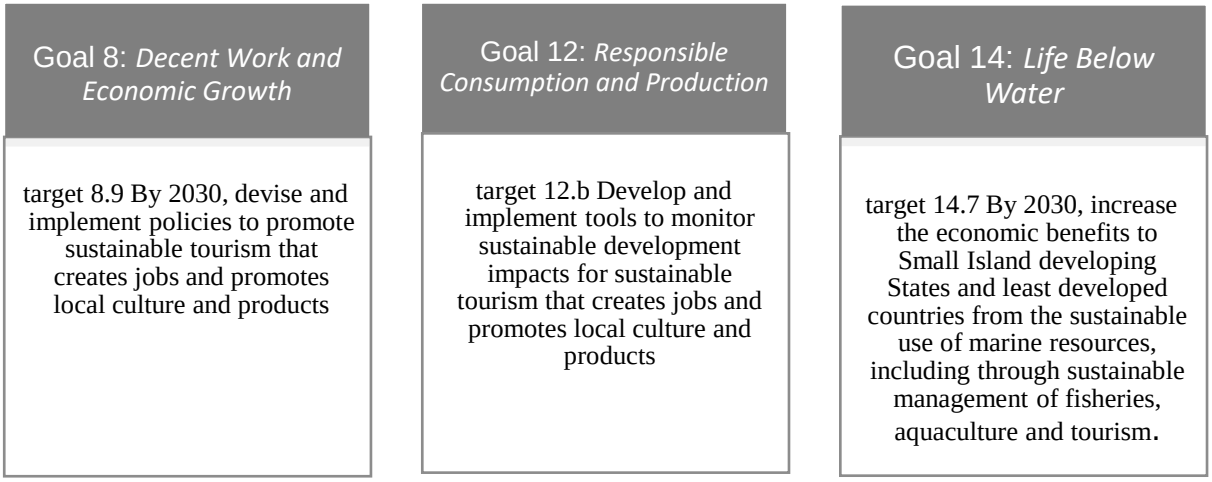
2.1 Sustainable tourism and Agenda 2030 action plan

In the last 30 years, the concept of sustainable tourism has progressively spread. Territories have undertaken sustainable territorial development policies and strategies (Hall, 2011; Bude-

anu et al., 2016) aimed at protecting the environment (Buckley, 2012) and the resources available to meet human needs (Dedeke, 2017; Stronza & Pegas, 2008). Interestingly, several studies have addressed the issues of tourism and sustainability for territorial development (Butler, 1999; He et al., 2018; Amerta et al, 2018), mainly with regard the system of tourism businesses (Kastenholz, 2004; Lebe et al., 2014), the functions of local government regulation (Saarinen, 2014; Kapera, 2018) and the role of local communities (Amerta, 2017; Amerta et al., 2018). However, a clear and univocal definition of sustainable tourism is still missing (Buckley, 2012; Jones et al., 2016).

Principle 1 of the Charter of Lanzarote, adopted in the 1995 in the World Conference on Sustainable Tourism, establishes that Tourism development shall be based on criteria of sustainability, which means that it must be ecologically bearable in the long term, as well as economically viable, and ethically and socially equitable for local communities. Tourism, as a powerful instrument of development, can and should participate actively in the sustainable development strategy. The objectives 8, 12 and 14 (see figure 2) of the Agenda 2030 action plan make explicit reference to the tourism sector, in which the implementation of tourism promotion policies is encouraged to promote the economic growth of the territories, job creation, promotion of local products and use of marine resources, in full respect of its current and future economic, social and environmental impacts, to meet the needs of visitors, industry, the environment and host communities (UNTWO 2017). In line with this, many countries that had already undertaken and developed sustainable tourism development plans in terms of economic growth (Mishra et al., 2011) have increased their strategic sustainability policies linked to the sustainable development goals defined in the Agenda 2030 action plan (Dube, 2020; Hall, 2011).

Figure 2. *Sustainable Development Goals 8, 12, 14 for sustainable tourism*



Since the 1990s, the cities have become poles of international tourist attraction (da Silva et al., 2019), in which the policies of development and economic growth are strongly supported by the tourism sector (Rogerson & Rogerson, 2012). However, the gaps in academic research in terms of sustainable urban tourism are many, both for the complexity of the concept of sustainability (Ashworth & Page, 2011) and for the multifunctionality of the urban tourism sector (da Silva et al., 2019). In this sense, according to Sancho, Garcia and Rozo (2007), the synergy and integration between the three dimensions of sustainable development, such as economic, social and environmental, is essential to achieve effective and incisive policies of sustainable tourism development. Indeed, this integrated system must be able to ensure economic viability, socio-cultural resilience and environmental protection (Jaafar et al., 2015; Valls et al., 2013). According to Kim and Bramwell (2019), in the tourism sector, governance is a real po-

litical process that is committed to involving various public-private actors, with the aim of producing and offering local products and quality services, manage the urban context of reference in a completely sustainable way and promote their city-brand (Dredge & Jamal, 2015; Jamal & Camargo, 2018; Nunkoo, 2017; Valls et al., 2013).

In line with what has been pointed out so far, the development of sustainable tourism in an urban context requires strongly citizen-oriented and tourist-oriented approaches. On citizen orientation, Rasoolimanesh et al. (2017), state that the participation of the city community in the process of sustainable tourism development is a necessary condition for the best success of the development project. In this context, Taranto, in order to promote the development of sustainable tourism and to take into account the resident citizen in the development process, asked the following research questions:

RQ1. *Do the brand "Taranto Capitale di Mare" oriented to sustainability?*

RQ2. *Did local governance take resident-citizens into account in developing the sustainable growth plan based on the city-brand?*

2.2 The role of the city-brand in the sustainable tourism promoting

Today, cities can market and make their destination competitive thanks to the precise logic of city-brand (Ruiz et al., 2019), a symbolical manifestation that recalls a series of associations, information and specificity of a city in the mind of the tourist (Lucarelli, 2011). While literature has expressed fully in the conceptualization of the city-brand (Dinnie, 2010; Merrilees et al., 2009; Ruiz et al., 2019), there are few studies related to the city-brand relationship between and development of sustainable urban tourism (Yang et al., 2019). In this context, , the citizen influences the development and effectiveness of the city-brand. According to Yang et al., (2019), the achievement of citizen satisfaction is now considered one of the key objectives for the city-brand to be comprehensively understood globally (Insch & Florek, 2008). Therefore, it can be inferred how citizen satisfaction can generate a particular resonance to the city-brand, profoundly affecting the co-creation and promotion of the city's identity and image.

Identity and image are important construct in the conception phase of the city-brand and take on a decisive role, in which identity is the starting point (Kapferer, 1999). According to Ruiz et al. (2019), the development of the identity of places is a dynamic process that starts from childhood and consolidates over time, making, in this case, the opinions of the residents in the reconfiguration of the sense of identity. In line with this, the identification of the resident citizen in the city where he lives is, on the one hand, the starting point for the institutions in the creation of the city-brand and, on the other hand, an added value in terms of culture, uniqueness and recognizability for the city (Ashworth, 2009; Hocaoğlu, 2017; Ozer, 2017; Chan et al., 2015; 2016; Zhang & Zhao, 2009). Moreover, once the identity is constructed, it is essential to identify the image you want to promote. Several studies on the city-brand have investigated on the promotion of the image according to different aspects, such as the appropriate attributions (Altinbasak & Yalçin, 2010; Oguztimur & Akturan, 2016; Popescu, 2012) or the overcoming of an old negative image (Avraham, 2004; Lloyd & Peel, 2008). the image must not be invented, but it must be identified and supported by institutions following logic linked to the identity and level of satisfaction of resident citizens. Therefore, cities should increase their attractiveness by implementing activities to promote the territory in a perspective linked to the concept of image that is able to determine the perceived quality. This will have positive repercussions in terms of quality of citizens' lives, improvement of infrastructure endowments and development of a multiplicity of transversal activities, generating commercial opportunities within the city (Martini, 2005; Ruiz et al., 2019), consolidating its image and reputation with the aim of increasing its attractiveness.

In the context of the sustainable tourism development, culture could represent a key element to the city-brand development, as it is synonymous with a strategy of economic, social and environmental renewal (Ozer, 2017). Ruiz et al., (2019), propose a framework that evaluates the development of the city-brand oriented towards sustainability. Their model it is based on seven pillars, such as economic growth, environment, economic potential, Impulse consumption centers, people, infrastructure and local governance system. In this context, Taranto, in the interest of developing the city-brand "Taranto Capitale di Mare" and in order to take into account the resident citizen in the development process, asked the following research questions:

RQ3. *Did the city of Taranto rebuild its identity and identified its image in the development of its city-brand?*

RQ4. *What are the challenges that "Taranto Capitale di Mare" must face in order to become competitive at national and international level?*

3. Case study - «Taranto Capitale di Mare»

3.1 Methodology

This study sought to understand the role of the city-brand in the development of a sustainable tourism in urban context. In particular, it was intended to conduct a preliminary investigation on the city-brand "Taranto Capitale di Mare". To this end, a qualitative-exploratory approach has been adopted, through the case study method widely used in academic research on tourism, in order to explore, on the one hand, the literature's advancement on this topic and, on the other hand, the effects deriving from city-branding policies adopted by the local governance of the city of Taranto. In order to do this, it needed to collect opinions, meanings and terms from relevant participants (Daymon and Holloway, 2011). This is the reason why it was adopted semi-structured one-to-one interviews. This method focuses on issues, themes and lines of investigation to follow.

Research was conducted following the approach of the case study (Corbin and Strauss, 2015), which has allowed us to deepen a specific and limited phenomenon in its context, with the aim identifying the strengths and weakness. In particular, it was wanted to explore the correlation between city-brand and sustainability. Moreover, this method allows you to obtain a theoretical framework applicable to other situations, also exposing the case to further investigation. This study aims to shed light on the convergence between the concept of sustainable tourism development and the development of the city-brand "Taranto Capitale di Mare". Finally, this approach also allowed to explore the existing literature and perform the data analysis simultaneously, which has produced a flexible and continuous comparison process.

A sample of participants was obtained from local representatives and external experts. The study participants had a background closely related to the topics under consideration and the final sample consisted of 4 participants (Women = 2, Men = 2). The interviews were administered and recorded with special audio recording tools for subsequent transcription. Subsequently, the recordings of the interviews was transcribed and then they was analyzed through coding processes (Daymon and Holloway, 2011).

3.2 Findings

The findings of the case study "Taranto capitale del mare" considered the research questions previously asked as the guiding thread. In the analysis of primary data, the sources of secondary data collected through statistical data, sector reports and documents relating to the public policies adopted by the local governance of Taranto were interesting. Based on our analyses

and in line with our research questions, four main dimensions emerged related to the issues of territorial and tourism sustainable development and to the promotion of the city-brand: (a) proactive action of local governance in promoting environmental, socio-cultural and economic sustainability, (b) active involvement of resident citizens and stakeholders in the sustainability-oriented economic transition plan, (c) implementation of a city-brand strategy based on the reconstruction of the identity of the territory and (d) medium-long term international vision. Fig. 3 represents an integrated conceptual framework that highlights the relationships between the core code and the four main dimensions, obtained through a significant level of convergence between the participants' responses.

Figure 3. *Sustainable tourism and city-brand promotion conceptual framework*

The first relevant dimension is the proactive action of local governance in promoting environmental, socio-cultural and economic sustainability. In this sense, the literature emphasizes how the functions of local government regulation and governance in the tourism sector represent a real political process able to involving public-private actors within it (Saarinen, 2014; Nunkoo, 2017; Kim & Bramwell, 2019). The analysis showed that Taranto is now acquiring considerable awareness of the need to adopt new strategies related the political and strategic decisions, in terms of promoting sustainability in the tourism and territorial context, such as contained in the Ecosistema Taranto strategic plan, able to channelling this strategies towards development policies that positively intersect the environmental, social and economic dimensions. For instance, one local administrator expressed:

"... strategically, sustainable tourism would not represent a type of tourism, but the only way to do tourism, without destroying the natural, cultural and social premises on which the attractiveness of our destination is based ..." (I3_U).

Moreover, the analysis showed that one of the main objectives of the strategic plan of Ecosistema Taranto is the overcoming of an old negative image that links Taranto to "big industry" through the enhancement of natural resources and cultural artistic heritage. In this sense, one local administrator expressed:

"... from an environmental and territorial development point of view, we are working to fill this gap by impregnating the minds of citizens and tourists with a completely sustainable vision, eliminating that negative image that placed the center of economic and social development the totalitarian industrial ... "(I1_U).

In light of this, it is highlighted how the local governance of Taranto is aiming at tourism development based mainly on sustainability, able to preserving the natural resources and the

artistic and cultural heritage available, focusing on environmental protection and the profitability of the tourism sector.

The second dimension that emerged from the analysis is Active involvement of resident citizens and stakeholders in the sustainability-oriented economic transition plan. As highlighted by literature (Rasoolimanesh et al., 2017), the participation of the resident citizen in the process of sustainable tourism development is most important for the best outcome of the development project, in particular with regard to the perception of the quality of life (Jaafar et al., 2015). The analysis showed that the sustainable transition plan defined by the local governance of Taranto, Ecosistema Taranto, in its implementation considered a participatory process addressed to the community, to bring together the opinions of stakeholders and citizens residing of the same plan. For instance, one local administrator expressed:
"... we started from quantitative and qualitative research, through meetings with stakeholders, to then analyze the opinions expressed by those who live and work in the area, evaluating the perception that the residents of the city have of Taranto ..." (I3_U).

This means that local governance of Taranto, in addiction to improving its organisational gaps in relation to sustainable tourism development, also takes into account the opinions of stakeholders and citizens residing. For instance, the results show that:
"... the participation system we are adopting is working, as the process of sustainable development and the creation of the city-brand is a growth path that must necessarily be shared by citizens who must feel part of the system and not tools ..." (I4_D).

The third dimension represents an important theoretical construct: "identity" and implementation of a city-brand strategy based on the reconstruction of the territory's identity. The literature has argued that the construct of identity constitutes the starting point for brand's development (Kapferer, 1999). In this regard, analysis revealed that the territorial identity of Taranto is stratified over time. Indeed, redefinition of its city-brand, "Taranto capitale di Mare", is part of the complex process of redefining the organizational structure of sustainable territorial development, Ecosistema Taranto. As one local administrator expressed:
"... it is necessary to equip Taranto with a set of research and communication tools, able to redefine its main identity traits to make it capable of increasing the sense of belonging of resident citizens over the years ..." (I3_U).

The city-brand "Taranto Capitale di Mare" strategies is strongly based on the restitution of the original identity to its territory and to its citizens, based on its primary resource of the sea. However, even if local governance is following a coherent and well-defined path of development of the city-brand, the analysis showed that Taranto, from the communicative point of view, in such an embryonic phase of redefinition and launch of the city-brand, is paying little attention to the core identity focus process it wants to determine. As one territorial marketing expert highlighted:

"… A very serious mistake is being made from the point of view of city-brand communication; that is, certainly coherent from the point of view of redefining identity, but this objective is dispersing because too many brands or slogans are being launched at the same time, think of the Mediterranean games, the capital of culture; these simultaneous brand launch actions are not a positive thing…" (I2_D).

This multi-launch effect is asymmetrically with what highlighted in literature (Ruiz et al., 2019), in which the territory identity development is a dynamic process that starts from childhood and is consolidated more and more over time. Therefore, by proposing different brands at the same time, the citizen risks re anchoring to the one he prefers, being faced with more opportunities, choosing the brand that most identifies him, excluding any logic of reasoning and distancing the citizen, rather than the tourist, from set goal to identify with what the territory really is and can offer, the sea.

The latest dimension that emerged from the analysis involves medium-long term international vision acting as an essential support for tourism sector. The analysis showed that city-brand “Taranto Capitale di Mare” is closely related to the concepts of "innovation" and "Smart cities", totally oriented towards sustainability. Indeed, the strategy that constitutes the strategic plan of Ecosistema Taranto stimulate the creation of an Innovative City, better known as a "Smart City", that is, a connected, intelligent and above all sustainable city. As several local administrators expressed:
"... what we are witnessing is a profound paradigm shift, a dividing line with a past history, built on a production that has too much impact on the environment and on a bad management of our natural resources, precious and infinite ... (I1_U) l 'innovation represents the main way to solve these problems, such as the redevelopment of neighborhoods, the overcoming of a "fragmented" urban system towards a system of accessibility and connection, made up of environmental and strategic networks, cut on the real demand of the city, as well as emerged from the knowledge system and from the participatory process…" (I3_U).

Finally, in the context of the medium-long term vision in terms of national and international competitiveness, the analysis showed that city-brand “Taranto Capitale di Mare” and the strategic plan of *Ecosistema Taranto* are strongly inspired by the objectives of the Agenda 2030 action plan and by the guidelines of the green new deal. Indeed, the local governance bases the implementation of its sustainable tourism development strategy on the "Five P's" model of development objectives sustainable, this are people, planet, prosperity, peace and partnership (Mpabanga & Sesa, 2020; Starbird et al., 2016; Witte & Dilyard, 2017; Zapatrina, 2016). Therefore, it is evident that the complex transaction plan can undoubtedly profitably intersect the pursuit of sustainable development to support development in the global perspective.

4. Conclusions

The preliminary investigation on the city-brand "Taranto capital of the sea" as a motor for the development of sustainable tourism, offers the opportunity to reflect on some limitations encountered and on future lines of research to follow. By applying the method of case study, which involves the systematic processing of concepts in relation to data, , this study managed to generate a conceptual framework from the data.

First, this study built on previous literature regarding sustainable tourism by deepening the relationship between sustainability and the tourism. While several studies have shown that the dynamics between tourism and sustainability are now evident (Amerta et al., 2018; He et al., 2018), the changes made to sustainable tourism in the urban context remain less clear. In particular, in the preliminary analysis of the literature there is a gap in the study of the relationship between these concepts in the urban context, so there is a not univocal definition of urban tourism sustainable. Second, this study investigated the relationship between sustainable tourism and city-brand promoting. The literature is still poor and fragmented in this regard (Dinnie, 2010; Merrilees et al., 2009; Ruiz et al., 2019), as territories are largely caught in choices adapting to guidelines of Agenda 2030 action plan, such as sustainability and resilience. Finally, in the light of these gaps in the literature, the qualitative-exploratory study made it possible to identify a preliminary line of correlation between sustainable urban tourism and city-brand promotion. For instance, this study extend the literature on sustainable tourism for territories by addressing the construct of city-brand from a mainly intangible point of view. However, from an empirical point of view, the semi-structured in-depth interviews made it possible to obtain a preliminary diagnosis of the state of development and positioning of the city-brand “Taranto Capital di Mare”. In particular, the analysis showed that local governance

is rapidly pursuing the objectives set out in strategic plan of the Ecosistema Taranto , in terms of sustainable tourism development and redefinition of its city-brand. So, while the interviews represented an excellent data collection tool, the analysis was essentially descriptive.

In order to analyse sustainable tourism and city brand promotion, which are perpetually in flux, scholars need the support of fluid and dynamic research approaches. In this sense, this study found the methodological approach of qualitative research as the most suitable for exploring the phenomenon. Furthermore, thought the case study approach, widely used in academic research on tourism, it is possible to investigate a specific and circumscribed phenomenon in its context, also exposing the case to further investigation. However, this study has obvious limits in terms of generalisability. First, the sample of interviews were limited , consisting of all local administrators and territorial marketing experts. Therefore, future research might investigate on opinions of some citizens and tourists on the strategic decisions undertaken by local governance, thereby expanding the sample and the field of research. Second, this study did not consider the resident-citizen point of view. Therefore, future studies could adopt this perspective – qualitatively or quantitatively – to evaluate the perception and degree of familiarity of resident citizens with the city-brand, or the levels of service offered.

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The Effect of Lasting Lending Relationships on Firm Default

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Abstract: Using microdata on manufacturing firms operating in France, Italy and Spain, in this work I empirically investigate whether, during the period 2005-2009, enduring credit relationships have influenced firms' default. Adopting econometric models for binary response variables and survival models, I find that the duration of lending relationships is negatively associated with firms' failure, reducing the probability of default. These findings are in line with the theoretical predictions of the strand of literature highlighting the benefits of lending relationships.

Keywords: lending relationships, firm failure, EFIGE data.

1. Introduction

Firm failure is a relevant topic in the academic debate as it substantially represents the inability of a business to survive adverse economic conditions (Chan and Chen, 1991). Factors affecting firm failure might be beyond firms' control, but also firm internal characteristics may be associated with the default probability (Jovanovic and Rousseau, 2002; Mata et al., 2010).

According to a considerable number of studies, financial constraints play a fundamental role in influencing enterprises' failures (Hutchinson and Xavier, 2006; Bottazzi et al., 2007; Petrunia, 2007; Musso and Schiavo, 2008). Barriers in financial markets can affect firms' optimal resource allocation and credit risk behaviour, increasing their likelihood to fail (Pakes and Ericson, 1998; Jovanovic and Rousseau, 2002; Chen and Guariglia, 2013). In other words, the degree of access to external sources of finance directly entails firms' activities growth and, in turn, their surviving (Oliveira and Fortunato, 2006; Musso and Schiavo, 2008). As noted by Modina and Pietrovito (2014), all variables related to the cost of borrowing external funds are predictors firms' defaults. Therefore, a reliable credit environment guaranteeing a prompt response in terms of acquiring funds might be more favourable so as to ensure the business life.

The above insights place emphasis on mechanisms that may favour the matching between firm credit demand and financial intermediaries' credit supply. Indeed, as credit markets are typically incomplete due to the asymmetric information, allocative mechanisms should, insofar as possible, reduce such issues in order to increase credit availability. Banks specialise in collecting proprietary information, evaluating firms' creditworthiness and monitoring firms' performance (e.g. Diamond, 1984; Carletti, 2004; Corigliano, 2007; Cosci et al., 2016). In so

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doing, banks establish close lending relationships with firms through repeated interactions in order to reduce information asymmetries, expanding their access to credit (Petersen and Rajan, 1994) and reducing firm default (Ongena and Smith, 2000; Berger and Udell, 2002; Bannier, 2007). Therefore, in a framework of limited access to credit, that may compromise firms' survival, relationship lending can represent an effective technology in terms of overcoming asymmetric information problems (Berger and Udell, 2002), which can help to relax firms' credit constraints (Carbó-Valverde et al., 2012) and to prevent firms' default (Agostino et al., 2012; Fiordelisi et al., 2014; Ono et al., 2014).

Lending relationships, however, could be beneficial or detrimental for firms' financing, performance and, as well, failure. With regard to the latter aspect, some authors argue that close lending relationships should reduce firms' default risk through screening and monitoring processes arising from the acquisition of propriety information on firms (Diamond, 1984; Carletti, 2004). This mechanism appears to discipline borrowers' behaviour, yielding to lower default (Foglia et al., 1998; Ongena and Smith, 2000) as well as allowing firms to signal their willingness to abstain from strategic default (Bannier, 2007). On the other hand, close lending relationships might involve *softening* budget constraints and *hold-up* problems, which could lead to a greater *ex-ante* likelihood of financial hazard (Carmignani and Omiccioli, 2007) and higher loan rates charged (Hernandez-Canovas and Martınez-Solano, 2006).

Moving from these considerations, the purpose of this work is to investigate to what extent enduring lending relationships may influence firms' default, contributing to enrich both banking relationships and firm insolvency literature. In doing so, the contribution of this paper is to assess this relation by considering firms' default as a changing status from an active to distress/temporary or permanent default. Indeed, to the best of my knowledge, previous contributions only focus on addressing the impact of credit relationships on firm default *per se* (Fiordelisi et al., 2014) and on firm financial health (Agostino and Trivieri, 2018).

The econometric analysis is carried out on a sample of French, Italian and Spanish manufacturing firms observed over the period 2005-2009. The data I use is retrieved from the EFIGE survey, combined with balance sheet data drawn from Amadeus and Orbis *Historical* databases, both held by Bureau van Dijk. These latter report firms' general information and status which allow me to consider firms' default, unlike previous works that inspecting the impact of credit relationships on firms' failure, in a twofold way. First, I define a firm as failed if its company status, registered as active in 2005, becomes that of dormant, receivership, bankruptcy, liquidation or dissolved by the end of 2009. Thus, if a firm changed its status, this might be occurred in either 2009 or any other year between 2006 and 2008. Second, I take into account the firm changing status on a yearly basis when an active firm at the end of a given year enters into a default status (temporary or permanent) by the end of the following year.

On the methodological ground, first I apply binary outcome models, then I employ discrete-time models when considering yearly based firm failure. Finally, since the firm default probability could be determined by unobservable features and the borrower's quality may determine the duration of bank-firm relations, this may raise problems of endogeneity, that I address by using an IV Probit model only focusing on the Italian firms' sample.

According to my results, firms' default seems to be reduced by lasting lending relationships. Indeed, being in a close lending relationship with the main bank tends to decrease the firm default probability, when considering changing status either over the period or on a yearly basis. Consistent with previous studies (e.g. Foglia et al., 1998; Ongena and Smith, 2000; Bannier, 2007; Agostino et al., 2012; Fiordelisi et al., 2014; Agostino and Trivieri, 2018; Yildirim, 2019), these findings highlight the beneficial role of enduring credit relationships on firms' default.

The remainder of this work is organised as follows: section 2 describes the data used and section 3 sets out the research hypotheses and empirical analysis. Section 4 illustrates the results obtained and robustness checks performed. Finally, section 5 concludes.

2. Data

My econometric analysis relies on the EFIGE-Bruegel-Unicredit dataset, which provides qualitative information on European manufacturing firms from a survey completed in 2010 and quantitative data coming from the Bureau van Dijk's Amadeus database, available from 2001 to 2009.[1]

Moreover, by considering the same sample of firms available in EFIGE, I retrieve data on firms' status from Orbis *Historical* database, held by Bureau van Dijk, available since 2005. In this database, each firm is codified by an identification number to which, along with accounting data, the firm's general information and status are related.

The information on the firm's status is used to obtain the dependent variables of my econometric models. More specifically, I define firm default as a changing from an active status to distress/temporary (Active dormant, Active receivership) default or permanent default (Bankruptcy, In Liquidation, Dissolved), excluding Unknown and Dissolved (merger).[2] Thus in my analysis, firm default does not necessarily mean bankruptcy.[3]

Due to many missing values in variables included in my baseline models for countries, the analysis is performed by focusing on France, Italy, and Spain over the period 2005-2009.

3. Research Hypothesis and Empirical Analysis

Based on the theoretical predictions of the research on costs and benefits of lending relationships and considering that close bank-firm relations can have opposite effects on a firm's failure, the influence of enduring lending relationships on firms' default is an open empirical question.

To shed light on this issue, I estimate an equation specified as follows:

$$\begin{aligned} Prob\left(STATUS_{i,2006-09} = 1 \middle| X\right) = F(&\beta_0 + \beta_1 DURAT_i + \beta_2 AGE_i + \beta_3 AGE_i^2 + \beta_4 SIZE_i + \\ &+ \beta_5 SIZE_i^2 + \beta_6 LEV_i + \beta_7 CASHFLOW_i + \beta_8 PRODU_i + \\ &+ \beta_9 DEBTSUST_i + \beta_{10} ZSCORE_i + \sum_s \gamma_s S_k + \sum_c \delta_c C_c + \varepsilon_i) \end{aligned} \quad (1)$$

where the dependent variable ($STATUS_{i,2006-09}$) is a binary taking value one if a firm (i) – active at the end of 2005 – is in dormant, receivership, bankruptcy, liquidation or dissolved by the end of 2009, zero otherwise. Thus, in the first step of my analysis, $STATUS_{i,2006-09}$ is defined over the entire period I consider. In other words, if a firm changed its status, this might be occurred in either 2009 or any other year between 2006 and 2008. On the right-hand side, DURAT is the key variable of the analysis and represents the duration of the lending relationship that a firm has with its main bank.[4] The control variables include firms' characteristics, selecting all those suggested by previous studies and for which data are available, such as the firm's age and its square (AGE and AGE2), the firm's dimension and its square (SIZE and SIZE2), the levels of leverage and cash flow scaled by total assets (LEV and CASHFLOW), productivity (PRODU), debt sustainability (DEBT_SUST) and a measure of distance from insolvency (ZSCORE). Previous contributions show the beneficial role of firms' size and age (Caves, 1998; Jovanovic and Rousseau, 2002), but their effect on firms' default may be non-

[1] EFIGE stands for "*European Firms in a Global Economy*". For more information on the EU-EFIGE dataset, see: http://bruegel.org/2012/10/the-eu-efigebruegel-unicredit-dataset/ .

[2] The exclusion of Active (default of payments), Active (no accounts available) and Inactive (no precision) from the definition of the temporary inactive status is conditional to the focus on three countries.

[3] Due to computational problems, the effect of lending relationship is not separately observed for each category of default.

[4] In my dataset, DURAT is defined only in 2009. Following Agostino et al. (2012), Gambini and Zazzaro (2013), Agostino and Trivieri (2018), the DURAT values back to the year 2005 are obtained by subtracting from the original figure a number up to 4, treating as missing values negative numbers.

linear (Agarwal et al., 2002). Higher leverage entails higher default probabilities (Bridges and Guariglia, 2009; Di Patti et al., 2015), conversely, cash flows are negatively associated with the default risk (Görg and Spaliara, 2009; Bhattacharjee and Han, 2014). Firm productivity is expected to reduce the probability of default, while the latter may increase as debt sustainability rises (Bottazzi et al., 2011). Finally, firms with higher financial stability are less susceptible to financial distress (Agostino and Trivieri, 2018). Considered as the dependent variable is defined, all the covariates are included in the regression as mean value over the period 2006-2009. Moreover, I control for unobserved heterogeneity – at industry and country-level – by inserting sector (S) and country (C) dummies. Finally, ε_i is the error term.

As a robustness check, I estimate equation (1) by applying the Cloglog model, using the year as time dimension (*t*), and the firm as unit (*i*). In this case, the dependent variable ($STATUS_{i,t}$) is a dummy coded one if a firm active at the end of time t-1 enters into a default status (temporary or permanent) by the end of time t (t=2006, …, 2009). By doing so, the change of status is recorded on a yearly basis. The right-hand side includes the same set of variables displayed in equation (1) but considered as time-varying covariates. Also, I include interval-specific dummy variables (D), one for each year at risk.[5] Finally, sector (S) and country (C) dummies and the error term (ε_i) are included as before.

4. Estimation Results

The results of my estimations are reported in Tables 1 and 2. In each of them, the benchmark results are in columns (1), while the other columns include robustness checks. Before describing the results, it is worth to underline that the outcomes presented in Table 1 show the marginal effects of Probit model referring to equation (1), while Table 2 displays both the coefficients (odd-numbered columns) and the hazard ratios (even-numbered columns) obtained by applying discrete-time models.

Considering first the key variable – column (1) of Table 1 – the marginal effect of DURAT on firms' default is found negative and statistically significant, suggesting that lasting lending relationships reduce firm's default probability. For instance, doubling the duration of credit relation reduces the probability of default by almost 0.014, ceteris paribus. These findings suggest that the benefits of close lending relationships appear to overcome the resultant costs, hence firms may take advantage of deeper relations with their main bank.[6]

As far as the control variables are concerned, the signs of these variables are in line with predictions of the literature. Indeed, according to Table 1, a nonlinear function characterizes the relationship between firms' default and firms' age and dimension (AGE and SIZE). When firms' age and size increase, the default probability increases and, then, it reduces following an inverted U shape, confirming results obtained by previous studies (e.g. Agarwal et al., 2002). In line with Bridges and Guariglia (2009), among others, leverage level (LEV) increases the probability of firm default. By contrary, default probability is reduced by firms' internal funds (CASHFLOW), productivity (PRODU) and financial health (ZSCORE), consistently with findings of previous works (Görg and Spaliara, 2009; Bhattacharjee and Han, 2014; Agostino and Trivieri, 2018).

4.1 Robustness checks

Columns from 2 to 6 of Table 1 show that my results are not sensitive to several modifications in the specification of the model. To begin with, in columns (2) and (3), I substitute firm size with a dummy variable equal to one if a firm has less than 250 employees and the level of

[5] This allows to treat the shape of the baseline hazard function as non-parametric. The non-parametric approach lets the baseline hazard function to vary from one interval to another.

[6] This effect is confirmed by applying Logit and Cloglog estimators.

debt with an indicator of liquidity assets (LIQUI). Then, I add to the benchmark equation a number of variables, capturing internal and external firm characteristics, such as the availability of collateralizable assets (TANGI), dummies variables accounting for firms' R&D activities (R&D), exports (EXP) and belonging to a group (GROUP) (column 4). Also, I control for the degree of industry concentration – proxied by the Herfindahl-Hirschman index based on sales – (HHIs) and for inter-industry externalities by including the JACOB index (column 5). Moreover, results obtained by clustering on regions and by adopting the multilevel mixed-effects models are displayed in columns (6) and (7) of Table 1, respectively.

TABLE 1 - *Regression results from the Probit model: marginal effects*

	Benchmark Model	**Replacing SIZE**	**Replacing LEV**	**Firm Characteristics**	**ExternalVariables**	**Clustering on regions**	**Mixed Effect**	**IV Probit Italy**
	1	*2*	*3*	*4*	*5*	*6*	*7*	*8*
DURAT	-0.0136***	-0.0135***	-0.0137***	-0.0140***	-0.0137***	-0.0134***	-0.0130***	-2.0254***
	0.000	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.009*
AGE	0.2037***	0.2227***	0.2077***	0.2029***	0.2028***	0.1858	0.2041***	-4.0594
	0.001	*0.000*	*0.001*	*0.001*	*0.001*	*0.143*	*0.003*	*0.536*
AGE2	-0.0932***	-0.1017***	-0.0955***	-0.0926***	-0.0929***	-0.0845	-0.0934***	2.4727
	0.002	*0.000*	*0.001*	*0.002*	*0.001*	*0.157*	*0.004*	*0.445*
SIZE	0.0441***		0.0423***	0.0452***	0.0443***	0.0484***	0.0607***	3.5333***
	0.000		*0.000*	*0.000*	*0.000*	*0.009*	*0.001*	*0.000*
SIZE2	-0.0022***		-0.0021***	-0.0023***	-0.0022***	-0.0025**	-0.0031***	-0.1884***
	0.000		*0.001*	*0.000*	*0.000*	*0.019*	*0.001*	*0.000*
LEV	0.0448***	0.0462***		0.0443***	0.0442***	0.0312*	0.0307***	-1.3565**
	0.000	*0.000*		*0.000*	*0.000*	*0.076*	*0.003*	*0.011*
CASHFLOW	-0.1240***	-0.1302***	-0.1410***	-0.1160***	-0.1232***	-0.1311***	-0.1166***	4.3748***
	0.000	*0.000*	*0.000*	*0.000*	*0.000*	*0.007*	*0.000*	*0.003*
PRODU	-0.0119***	-0.0071**	-0.0127***	-0.0117***	-0.0121***	-0.0122**	-0.0125***	-1.1454***
	0.000	*0.025*	*0.000*	*0.000*	*0.000*	*0.046*	*0.000*	*0.000*
DEBTSUST	0.0013	-0.0120	0.0233	0.0356	-0.0021	0.0217	0.0011	-2.8074
	0.987	*0.876*	*0.769*	*0.646*	*0.979*	*0.874*	*0.569*	*0.617*
ZSCORE	-0.0254**	-0.0223**	-0.0315***	-0.0244**	-0.0256**	-0.0487***	-0.0492***	-1.2396***
	0.030	*0.046*	*0.008*	*0.033*	*0.029*	*0.008*	*0.000*	*0.007*
SMES		0.0008						
		0.878						
LIQUI			-0.0097***					
			0.000					
TANGI				-0.0256***				
				0.001				
R&D				0.0004				
				0.895				
EXP				-0.0080***				
				0.004				
GROUP				0.0016				
				0.651				
HHIs					0.0311			
					0.344			
JACOB					0.0002			
					0.308			
GDPP							-0.0105	
							0.613	
Observations	13,725	13,725	13,725	13,725	13,725	13,207	14,226	3,588
Model test	414.84	367.93	409.93	459.23	416.44	384.95	349.50	109.59
	0.000	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*
Log pseudo-likelihood	-1,259.06	-1,270.39	-1,263.78	-1,250.02	-1,258.54	-1,159.31	-1,118.90	
Pseudo R^2	0.1544	0.1468	0.1513	0.1605	0.1548	0.1752		
LR test							78.43	
							0.000	
Wald test of exogeneity								1.80
								0.179

For the description of the variables see Table 3.1. In Italics are reported the p values of the tests. Superscripts ***, ** and * denote statistical significance at the 1, 5 and 10 percent level, respectively. Standard errors (not reported) are robust to heteroskedasticity and autocorrelation. The dependent variable is a dummy taking value 1 if a firm active at the end of 2005 is in bankruptcy or liquidation or dissolved by the end of 2009. Country and sector dummies are always included but not reported. DURAT, AGE, AGE2, SIZE, SIZE2 and GDPP are in log terms.

Finally, column (8) reports estimates based on a IV Probit model for the only Italian sample, addressing the concerns of endogeneity. Since the Wald test of exogeneity of the duration of lending relationships is never statistically significant, the null hypothesis of no-endogeneity of the instrumented variable cannot be rejected, indicating that the other estimators employed can be deemed as reliable. My results seem robust to all specification adjustments mentioned above and, in summary, they indicate that the duration of the lending relationship is a significant and negative predictor of firms' default.

TABLE 2 - *Regression results from the Complementary log-log model without individual unobserved heterogeneity*

	Benchmark Model		**Firm Characteristics**		**External Variables**	
	β	exp(β)	β	exp(β)	β	exp(β)
	1	*2*	*3*	*4*	*5*	*6*
DURAT	-0.5621**	0.5700**	-0.5628**	0.5696**	-0.5570**	0.5729**
	0.040	*0.040*	*0.040*	*0.040*	*0.044*	*0.044*
AGE	1.5714	4.8135	1.6165	5.0352	1.6235	5.0706
	0.468	*0.468*	*0.457*	*0.457*	*0.456*	*0.456*
AGE2	-0.1186	0.8882	-0.1272	0.8806	-0.1201	0.8868
	0.719	*0.719*	*0.701*	*0.701*	*0.716*	*0.716*
SIZE	3.6366	37.963	3.6469	38.3559	3.5442	34.6106
	0.227	*0.227*	*0.230*	*0.230*	*0.236*	*0.236*
SIZE2	-0.2069	0.8131	-0.2075	0.8127	-0.2026	0.8166
	0.239	*0.239*	*0.243*	*0.243*	*0.247*	*0.247*
LEV	4.2339**	68.9834**	3.7813*	43.8721*	4.4281**	83.7720**
	0.015	*0.015*	*0.085*	*0.085*	*0.012*	*0.012*
CASHFLOW	-8.5076***	0.0002***	-8.4154***	0.0002***	-8.6466***	0.0002***
	0.003	*0.003*	*0.003*	*0.003*	*0.002*	*0.002*
PRODU	-0.0043	0.9957	-0.0045	0.9955	-0.0036	0.9964
	0.242	*0.242*	*0.230*	*0.230*	*0.322*	*0.322*
DEBTSUST	-45.6806**	0.0000**	-44.2853**	0.0000**	-45.9257**	0.0000**
	0.021	*0.021*	*0.027*	*0.027*	*0.021*	*0.021*
ZSCORE	-0.0418	0.9591	-0.0502	0.9511	-0.0377	0.963
	0.972	*0.972*	*0.966*	*0.966*	*0.975*	*0.975*
DTIME2	15.752	6.9E+06	16.3745	1.3E+07	17.1113	2.7E+07
	0.985	*0.985*	*0.989*	*0.989*	*0.992*	*0.992*
DTIME3	13.8297	1.0E+06	14.4636	1.9E+06	15.1587	3.8E+06
	0.987	*0.987*	*0.990*	*0.990*	*0.993*	*0.993*
DTIME4	15.5072	5.4E+06	16.1616	1.0E+07	16.7859	2.0E+07
	0.985	*0.985*	*0.989*	*0.989*	*0.992*	*0.992*
TANGI			-0.5638	0.569		
			0.717	*0.717*		
LIQUI			-0.1854	0.8307		
			0.759	*0.759*		
HHIs					22.2267	4.5E+09
					0.629	*0.629*
JACOB					-0.0324	0.9681
					0.468	*0.468*
Observations	9,894	9,894	9,892	9,892	9,894	9,894
Model test	66.56	66.56	66.73	66.73	67.32	67.32
	0.000	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*
Log pseudolike-lihood	-99.45	-99.45	-99.36	-99.36	-99.07	-99.07

For the description of the variables see Table 3.1. In Italics are reported the p values of the tests. Superscripts ***, ** and * denote statistical significance at the 1, 5 and 10 percent level, respectively. Standard errors (not reported) are robust to heteroskedasticity and autocorrelation. The dependent variable is a dummy taking value 1 if a firm active at the end of time t-1 is in bankruptcy or liquidation or dissolved by the end of time t (t=2006,…,2009). Country and sector dummies are always included but not reported. DURAT, AGE, AGE2, SIZE and SIZE2 are in log terms. β are estimated coefficients. exp(β) represents hazard ratios: its values above 1 specify a greater probability of the event of interest occurs. DTIME2, DTIME3 and DTIME4 are dummy variables corresponding to survival years 2 to 4, specifying the duration dependence. Time-variant variables are included in duration models, excluding those retrieved from survey data which refer to only a given year.

The results obtained estimating the discrete-time proportional hazard models are displayed in Table 2, which shows the Cloglog estimates without taking into account any potential un-

observed individual heterogeneity.[7] In Table 2, hazard ratios correspond to exponentiated coefficients, and their values above 1 specify a greater probability of the event of interest occurs (i.e. a variable is positively related to firm failure). According to the figures, the probability of default seems to be affected by enduring lending relationships. Indeed, the elasticity of the hazard of failure to the duration of lending relationships is about 0.57, ceteris paribus.[8] The hazard ratio of firm default increases with the level of indebtedness, while, it is lower as the availability of internal funds rises. Debt sustainability is slightly negatively associated with the probability of firm failure.

As a further robustness check, I regress my baseline models by adding, alternatively, internal firm's characteristics (i.e. TANGI and LIQUI) and context variables (i.e. HHIs and JACOB).[9] According to columns from (3) to (6) of Table 2, results do not change respect to those of the benchmark model, being robust to the mentioned specification adjustments.

5. Conclusion

The aim of this work has been investigating the relevance of lasting lending relationships as a determinant of firm default. Although the latter topic has been the subject of wide economic literature, it is still a debated issue. One motivation is that financially distressed firms are more sensitive to changes in the economic environment, that is, firm failure concerns the inability of a business to survive adverse economic conditions (Chan and Chen, 1991).

To investigate the role of lasting lending relationships on firm default probability, I have employed microdata on manufacturing firms operating in France, Italy and Spain over the period 2005-2009, by matching survey and accounting data. The latter has allowed me to define firm default as a changing from an active status to distress/temporary (Active dormant, Active receivership) default or permanent default (Bankruptcy, in liquidation, Dissolved). Thus in my analysis, firm default does not necessarily mean bankruptcy.

The econometric analysis has been carried out first by applying a Probit model for binary dependent variables without accounting for the exact time in which a firm changed status. Then, exploiting survival analysis methods, I estimated discrete-time models to assess the effect of the enduring lending relationship on firm changing status, the latter being observed on a yearly basis.

The main results show that close lending relationships are negatively associated with firms' default. Whatever the approach adopted or the methodologies applied, lasting lending relationships seem to decrease the probability of firms' default. These findings are in line with the results of the literature on the beneficial effect lasting credit relationships on firms' failure (e.g. Foglia et al., 1998; Ongena and Smith, 2000; Bannier, 2007; Agostino et al., 2012; Fiordelisi et al., 2014; Agostino and Trivieri, 2018; Yildirim, 2019). Indeed, close bank-firm ties tend to expand access to external finance and, in turn, reduce firm default (Petersen and Rajan, 1994; Ongena and Smith, 2000; Berger and Udell, 2002; Bannier, 2007).

[7] I have also applied Cloglog models assuming both a Normal and a Gamma distribution for the error term which provide fairly analogous results. According to the likelihood ratio tests, indeed, the unobserved individual heterogeneity is negligible allowing to refer to Table 2 only.

[8] When using banded survival data, the estimated coefficients are the same of those obtained from regressions of continuous-time models. In particular, in Cloglog models, an estimated coefficient represents the change in Cloglog (hazard) given one unit change in the respective covariate. Alternatively, as it is the most commonly-used model that is consistent with a continuous-time model, the same interpretation as in any Proportional Hazard continuous-time model can be used (Jenkins, 2005).

[9] In the duration models only continuous variables are included, as a result, robustness checks do not include binary predictors as EXP, GROUP and R&D.

As an implication of my analysis, policies incentivizing firms to establish close lending relationships with their main banks should be designed. For instance, policymakers may support the transmission of information, designing proper rules and infrastructures (e.g. disclosure rules, accounting standards, and credit bureaus registers), which directly affect banks' capacity to acquire and accumulate proprietary information on firms. According to Carletti (2004), borrowing from several banks should be preferred in countries characterized by more permissive accounting and disclosure standards and weak judicial systems. Thus, as long a credit relationship generates advantages in terms of high profit and private benefit, firms do not search other sources of financing (Ongena and Smith, 2001). These policy recommendations are consistent with the results of Ogane (2019), who argues that the probability of bankruptcy rises when the firm switches to another financial institution and terminate its relationship with the current main bank.

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Lending Relationships and Productivity. Evidence from France and Italy

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Abstract: Using microdata on European manufacturing SMEs, in the period 2001–2008, this work aims to assess the link between lasting lending relationship and firms' productivity. Following Agostino et al. (2018), we hypothesise that the effect of lasting lending relationships may have mixed effects on managers' incentives and, subsequently, on firms' productivity depending on the firms' debt level. To model the relationship between Total Factor Productivity and its determinants, we apply the system GMM proposed by Blundell and Bond (1998). The results show that, in line with Agostino et al. (2018), the positive effect of enduring credit relationships on firms' productivity decreases as firms' debt level increases.

Keywords: lending relationships, TFP, SMEs, SYS-GMM, EFIGE data.

JEL codes: *G20, D20*

1. Introduction

The key element of bank financing, that differentiates it from the supply of funds provided by capital markets, is the bank's propensity to establish customer-bank relationships rather than single transactions. Little is known, though, on how these relationships impact on firms' productivity.

The modern theory of financial intermediation highlights the value of relationship lending for financing enterprises within a framework of asymmetric information. Indeed, close relationships may facilitate the exchange of information between the lender and the customer through a coordinated system of *soft information* gathering and processing. As moral hazard and adverse selection problems decrease, close lending relationships may increase credit availability (Berger and Udell, 2002), decline loan interest rate (Petersen and Rajan, 1995), decrease collaterals requirements (Jimenez et al., 2006) and foster firms' product and process innovations (Giannetti, 2012). On the other hand, close bank-firm relationships may present some "dark sides" (Boot, 2000), due to *hold-up* and *softening budget* constraints problems, which could yield to higher interest rates (Blackwell and Winters, 1997) and decrease firms' performance (Montoriol Garriga, 2006).

The above findings suggest that banking relationships play a role with respect to the financing constraints of firms, especially when considering small and medium-sized enterprises

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(SMEs), for which banks represent the main source of external finance (Bank of Italy, 2007; European Commission, 2010). By affecting firms' financial constraints, costs and benefits related to (close) lending relationships might impact on firms' performance.

According to the literature, the *wedge* between the cost of external finance and the cost of internal finance can be identified with different measures, such as firms' leverage, which captures barriers to external finance. On this point, explanations on how firms' level debt can affect firms' performance rely on the agency costs theory (Jensen and Meckling, 1976). On one hand, a higher indebtedness may lead managers to behave opportunistically at the expenses of debtholders, by investing in riskier projects, due to the asymmetry of gains and losses from hazardous investments. On the other hand, higher indebtedness could incentive and discipline managers' conduct. Indeed, the discretion of the management is reduced by increasing the leverage level, limiting the use of the free cash flow and, hence, opportunistic behaviour.[1]

Bearing that in mind, we hypothesise that the effect of lasting lending relationships may have mixed effects on managers' incentives and, subsequently, on firms' productivity depending on the firms' debt level. At low indebtedness level, enduring credit relationships may benefit firms' productivity, by easing access to funds that allow smoothing the production process and, hence, increase the productivity of firms. By contrast, at higher indebtedness levels, the prevalence of the benefits of relationship lending over its costs is not obvious. If managers are interested in preserving the advantages of a lasting lending relationship, *hold-up* costs could reinforce their disciplined behaviour, leading to a positive effect on productivity. On the other hand, higher *hold-up* costs and easier debt renegotiation may aggravate moral hazard behaviours of managers, due to higher indebtedness, and, therefore, reduce or nullify the effect of the lending relationship on firms' productivity.

The aim of this work is to assess the link between lasting lending relationships and firms' productivity, using microdata from the EFIGE dataset on manufacturing SMEs operating in France and Italy between 2001and 2008. These countries, among other European nations, are bank-based economies in which relationship lending is a common practice. To estimate the relationship between Total Factor Productivity and its determinants, we apply the system GMM estimator proposed by Blundell and Bond (1998). In doing so, we contribute to the literature by examining the effect of the duration of credit relationships on firms' productivity that has been neglected by the existing literature.

Consistently with Agostino et al. (2018) findings, the main results show that the positive effect of enduring credit relationships on firms' productivity decreases as firms' debt level increases. In particular, beyond a certain threshold of debt, the impact of lasting lending relationships becomes insignificant or, even, negative.

The remainder of this work is organised as follows: section 2 describes the data used and, in section 3, we define the empirical methodology. Section 4 illustrates the results obtained and robustness checks performed. Finally, section 5 concludes.

2. Data

The data used are drawn from the EFIGE-Bruegel-Unicredit dataset, containing firm-level information on 14,759 manufacturing firms with more than ten employees across European countries (Austria, France, Germany, Hungary, Italy, Spain, and the United Kingdom).[2] The

[1] Agency costs theory is originally developed for investigating the issue of the separation between ownership and control in large companies. However, the application of this theory is extended to SMEs (McMahon, 2004) in a context of interest conflicts "between insiders and outside suppliers of funds" (McMahon 2004, p.123). Considering this, in this paper, the term manager is used for referring to owner-managers.

[2] EFIGE stands for "*European Firms in a Global Economy*". For more information on the EU-EFIGE dataset, see: http://bruegel.org/2012/10/the-eu-efigebruegel-unicredit-dataset/ .

dataset includes a survey completed in 2010, which collects cross-sectional information mainly referring to the year 2008. Survey data are combined with panel balance sheet data from the Amadeus database, held by Bureau van Dijk, available from 2001 to 2009.

This econometric analysis focuses on two countries – Italy and France – since several variables employed display too many missing values for the other countries. Following Milana et al. (2013), production function variables are deflated by using industry level indexes, taken from the EU KLEMS database, and potential outliers are treated by eliminating the observations lying in the first and last centiles of each variables' distribution.[3] Finally, in order to rule out the consequences of the "great recession" in Europe, I consider the period 2001-2008.

3. Empirical Methodology

Total factor productivity (TFP) is a measure that explains the residual part of total output unaccounted for traditionally measured inputs of labour and capital. To estimate TFP using data at a micro level, several approaches have been developed in the literature, highlighting numerous advantages over aggregate analysis.

Commonly used methods are fixed effects panel models, semiparametric estimators as Olley and Pakes (1996) and Levinsohn and Petrin (2003) and GMM. The latter is considered the most robust methodology to tackle measurement errors, endogeneity issues, and technological heterogeneity (Van Biesebroeck, 2007).

Formally, in this work we define TFP adopting a Cobb-Douglas log-linear production function:

$$y_{it} = \alpha_i + \alpha_K k_{it} + \alpha_L l_{it} + \alpha_M m_{it} + \alpha_X X_{it} + \alpha_T t + \varepsilon_{it} \quad (1)$$

where y, k, l, and m represent, respectively, the logarithms of real gross output, the capital stock, labour and intermediate inputs of firm i at time t.[4] The vector of determinants X_{it} comprises the variables of interest – duration of lending relationships, leverage ratio and their interaction, and other controls such as firm age, cash flow, working capital, and a Herfindahl index.[5] A time trend and fixed effects α_i are also accounted for.

Following Harris and Moffat (2015) and Ding et al. (2016), equation (1) has been estimated in dynamic form (with additional lagged values of output and factor inputs) using the system GMM estimator, thus directly obtaining values of the elasticities of output with respect to inputs $\alpha_K, \alpha_L, and\ \alpha_M$ (Harris and Moffat 2015).[6] The inclusion of the X_{it} variables in the production function is necessary in order to avoid (bias due to omitted variables and, hence) biased values of TFP (Harris and Moffat, 2015; Ding et al., 2016).

[3] For more information on the EU KLEMS database, see: http://www.euklems.net/ .

[4] The outcome is the total amount of sales. Capital is the sum of tangible and intangible fixed assets and depreciation; intermediate inputs are given by material costs. These variables have been deflated by using Price Indexes for Gross Output and Intermediate Inputs, respectively. Finally, labour is the number of employees.

[5] The key variable of our analysis is the duration of the lending relationship that a firm has with its main bank (DURAT) and refers to the last year of the survey (2009). Following Agostino et al. (2012); Gambini and Zazzaro (2013); Agostino and Trivieri (2017, 2018), its values in the period 2001-2008 are obtained by subtracting from the original figure a number from 8 to 1, treating as missing values negative numbers.

[6] TFP can, then, be calculated as the level of output that is not attributable to factor inputs, meaning that productivity is due to efficiency levels and technical progress. Hence, this measure of TFP is expressed as follows:

$$ln\widehat{TFP}_{it} = y_{it} - \hat{\alpha}_K k_{it} - \hat{\alpha}_L l_{it} - \hat{\alpha}_M m_{it} = \hat{\alpha}_i + \hat{\alpha}_X X_{it} + \hat{\alpha}_T t + \hat{\varepsilon}_{it} \quad (2)$$

TFP is determined by the variables captured in X_{it}, firm-level fixed effects, the time trend and idiosyncratic shocks captured by the error term.

4. Estimation Results

Estimation results concerning Equation (1) are presented in Tables 1. Firstly, all models pass various tests for the validity of the instruments used and tests for autocorrelation.[7]

The benchmark results on Total Factor Productivity – obtained by implementing a System GMM estimator (Blundell and Bond, 1998) – are reported in column 1 of Table 1. Results show that my key variables are statistically significant: while DURAT has a positive impact on productivity, the interaction term coefficient is negative. This evidence seems to support the hypothesis that longer lending relationships might boost productivity. Moreover, its positive effect varies according to the level of debt. Figure 1 shows the DURAT marginal effect for all the values of indebtedness reported on the *x-axis*, while the dashed lines define 95% confidence intervals. At increasing level of indebtedness, the influence of DURAT declines, becoming not significant beyond a leverage value of about 50% and, even, negative further than 75%. This evidence can be interpreted by appealing to the beneficial effect of longer lending relationships and the incentivizing role of the debt. Indeed, when firms are less indebted, the benefits of lasting credit relationships overcome their costs, reinforcing managers' motivations to perform well, hence, increasing firms' productivity. In correspondence to higher levels of debt, the costs of close lending relationships may aggravate the managers' opportunistic behaviour, who may not pursue an optimal resource allocation.

Briefly considering the explanatory variables, according to Table 1 – column 1, CASHFLOW, WORKCAP, AGE and HHIa are statistically significant. Indeed, a unitary increase of internal funds leads to a higher TFP of about 26% and a higher working capital yields a rise of TFP (about 10%). These results suggest that if firms have additional cash flows they may invest in R&D or on new technology adoption and, therefore, optimize their real activities. Similarly, firms with high liquidity levels could face less financial constraints, have more funds to undertake productivity-enhancing activities (Chen and Guariglia, 2013). TFP growths with firm age, in line with the prediction of learning-by-doing (Jovanovic and Nyarko, 1994). By contrary, the competition in the same industry seems to decrease firms' productivity, in line with the Structure-Conduct-Performance paradigm.

In order to verify the sensitivity of my results, we change the specification for both labour productivity and TFP equations. Columns 2 and 3 of Table 1 show the findings obtained adding a dummy variable capturing human capital (HUMCAP) and a binary variable accounting for firms with total assets less than ten million of Euros (SIZE), respectively. In column 4, we include an indicator of financial health (ZCORE) which measures the distance from insolvency. Column 5 contains results obtained adding the JACOB index.[8] In column 6, we change the specification of the productivity model by including the imputed variable TRAIN and GROUP, and computing the Herfindahl index (HHI) on sales rather than assets. Finally, the benchmark models referring to labour productivity and TFP are estimated accounting for specific sectors, classified following the Pavitt's Taxonomy.[9] Columns from 7 to 9 present the estimates for the categories Pavitt 1, Pavitt 2 and aggregation of Pavitt 3 and 4, respectively. Our results seem robust to all specification adjustments mentioned above, except for the subsector Pavitt 2.

[7] More in detail, all models pass the Hansen test for overidentification (sometimes at the 10% level), indicating the validity of the instruments used. Regarding to tests of autocorrelation, significant first-order correlation in differenced residuals is verified in all models, whilst second-order correlation in the differenced residuals is not significant. Overall, estimates can be considered consistent.

[8] The Z-score is the sum of return on assets plus the capital asset ratio divided by the standard deviation (S.D.) of return on assets, the latter being computed over three-year rolling time windows (Panetta and Pozzolo, 2010). The JACOB index I calculated number of sectors (2-digit level) in each region, with more than 10 firms.

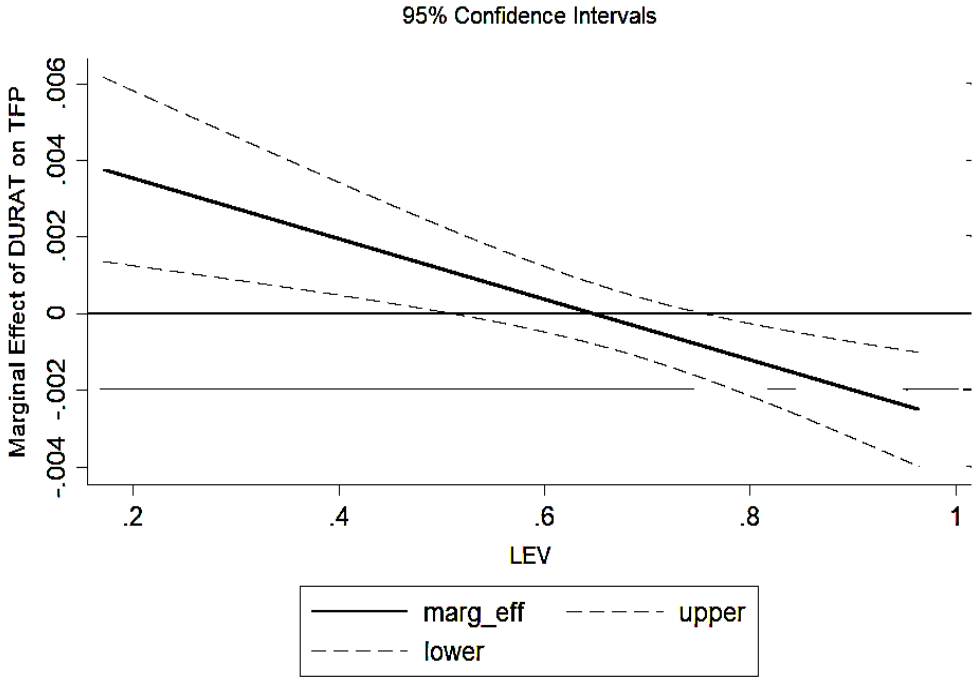
[9] Pavitt's Taxonomy consists of four categories of industrial firms, namely supplier-dominated, scale-intensive, specialized suppliers and science-based.

TABLE 1 - *SYS-GMM results: total factor productivity*

	Bench-mark Model	**Adding HUMKAP**	**Adding SIZE**	**Adding ZSCORE**	**Adding JACOB**	**Changing specifica-tion**	**PAVITT 1**	**PAVITT 2**	**PAVITT 3 - 4**
	1	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*
DURAT	0.0051***	0.0054***	0.0046**	0.0052***	0.0050**	0.0061***	0.0042*	0.0032	0.0044*
	0.007	*0.007*	*0.015*	*0.009*	*0.016*	*0.004*	*0.080*	*0.209*	*0.099*
LEV	0.3884***	0.4017***	0.3765***	0.4216***	0.3722***	0.4254***	0.2662***	0.3993***	0.3890***
	0.000	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.004*	*0.000*	*0.000*
DURAT *LEV	-0.0079***	-0.0083***	-0.0071***	-0.0080***	-0.0075**	-0.0088***	-0.0066*	-0.0043	-0.0074*
	0.004	*0.004*	*0.008*	*0.005*	*0.011*	*0.003*	*0.055*	*0.244*	*0.068*
KAP	0.0348*	0.0371*	0.0405*	0.0395***	0.0463**	0.0420**	0.0068	0.0601***	0.1181***
	0.054	*0.051*	*0.060*	*0.005*	*0.014*	*0.028*	*0.802*	*0.004*	*0.002*
LAB	0.0779***	0.0760***	0.0729***	0.0807***	0.0939***	0.0700***	0.0673***	0.1611***	
	0.000	*0.000*	*0.000*	*0.000*	*0.000*	*0.003*	*0.005*	*0.000*	
RAWM	0.5701***	0.5714***	0.5781***	0.5782***	0.5707***	0.5657***	0.6604***	0.5353***	0.5829***
	0.000	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*
CASHFLOW	0.2765***	0.2847***	0.2796***	0.3133***	0.2765***	0.3384***	0.3208***	0.3782***	0.2372**
	0.000	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.002*	*0.000*	*0.043*
WORKCAP	0.1166***	0.1189***	0.1227***	0.1477***	0.1263***	0.1361***	0.0962	0.2310***	0.2417***
	0.002	*0.001*	*0.001*	*0.000*	*0.000*	*0.001*	*0.103*	*0.000*	*0.004*
AGE	0.0007*	0.0007*	0.0006*	0.0006	0.0004	0.0006	0.0005	-0.0005	-0.0001
	0.070	*0.078*	*0.056*	*0.108*	*0.265*	*0.123*	*0.343*	*0.413*	*0.769*
HHIa	-0.0085***	-0.0078**	-0.0077**	0.0001	-0.0070**		0.0057**	-0.0280***	0.0063
	0.008	*0.018*	*0.024*	*0.976*	*0.030*		*0.044*	*0.000*	*0.226*
HUMKAP		-0.015							
		0.581							
SIZE			-0.0174						
			0.236						
ZSCORE				0.0058					
				0.372					
JACOB					0.0014***				
					0.003				
TRAIN						0.0178			
						0.562			
GROUP						0.0987**			
						0.012			
HHIs						-0.0091***			
						0.004			
TREND	0.0029***	0.0029***	0.0025***	0.0041***	0.0028***	0.0031***	0.0037**	0.0006	0.0008
	0.000	*0.000*	*0.002*	*0.000*	*0.000*	*0.000*	*0.010*	*0.578*	*0.566*
Observations	12,346	12,346	12,346	11,047	12,346	12,346	3,007	6,602	2,466
Model test	104,731.80	106,776.55	70,523.62	86,517.33	62,956.62	52,858.56	23,465.22	16,661.12	64,275.32
	0.000	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*
AR(1) z-statistic	-9.56	-9.52	-9.52	-12.75	-9.59	-9.45	-7.05	-9.61	-3.54
	0.000	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*	*0.000*
AR(2) z-statistic	4.11	4.09	4.14	3.76	4.05	4.02	3.54	2.8	1.3
	0.398	*0.421*	*0.438*	*0.639*	*0.397*	*0.409*	*0.108*	*0.157*	*0.195*
Hansen test	1,068.56	1,084.58	1,094.08	1,037.15	1,098.87	1,081.49	264.41	735.61	308.44
	0.338	*0.371*	*0.401*	*0.347*	*0.315*	*0.567*	*0.447*	*0.414*	*0.312*

For the description of the variables see Table 1.1. In Italics are reported the p values of the tests. Superscripts ***, ** and * denote statistical significance at the 1, 5 and 10 per cent level, respectively. The dependent variable is (the log of) total sales (TOTREV). Constant, country, sectoral dummies, time trend and lagged
Values of TOTREV, KAP, LAB and RAWM always included but not reported. KAP and RAWM are in log terms.

Figure 1. *Marginal Effect of DURAT on TFP as LEV changes*



5. Conclusion

This work provides evidence on the link between lasting lending relationships and firms' productivity. To the best of our knowledge, the literature on this topic is quite scant. Indeed, very few contributions have investigated the link between credit relationships and several indicators of firms' performance, such as sales growth and asset turnover (Montoriol Garriga, 2006), labour productivity (Franklin et al, 2015) or technical efficiency (Agostino et al., 2018).

Employing the duration of credit relationships, commonly used as the main indicator of their closeness, and following Agostino et al. (2018), we formulate my research hypotheses by relating the theoretical literature of the research on costs and benefits of lending relationships with predictions of the agency costs theory (Jensen and Meckling, 1976). In a nutshell, close credit relationships are expected to have an impact on firms' productivity depending on the firms' debt level.

This work employs microdata on French and Italian manufacturing SMEs in the period between 2001 and 2008. To carry out the empirical analysis, we apply the system GMM proposed by Blundell and Bond (1998) to model the relationship between labour productivity and its determinants and, then, to obtain consistent measures of TFP and estimates of its predictors.

The results of both productivity models show that the effect of credit relationships on SMEs' productivity is positive for low firms' debt levels. However, in line with our research hypothesis, beyond a certain threshold of about 60%, the impact of longer lending relationships becomes insignificant or, even, negative for values of debt greater than circa 80%. As an interpretation of this evidence, therefore, it could be argued that, in correspondence to a higher level of debt, the costs associated with a close lending relationship may aggravate the managers' opportunistic behaviour, who may not pursue the optimal resource allocation.

Future works may address whether global financial crises have altered the evolution of firm-bank relationships and might employ direct indicators of the type of information that the bank asks in order to assess the borrower's creditworthiness to investigate whether the link between lending relationships and firms' productivity assumes the same characteristics.

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Some Early Estimates of the Impact of Covid-19 Pandemic on Apulian Tourism Sector in 2020

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Abstract: Due to its strategic position on the cruise routes across the Mediterranean Sea and the around 800 kilometres of coastline, Puglia is one of the most attractive regions in Italy, providing for a variety of artistic sets such as museums, castles, churches, and this heritage, combined with natural and archaeological sites, attracts millions of people every year, producing a huge income.
Starting from 2019-2018 data comparisons, the aim of the work is to focus on the impact of Covid-19 pandemic on tourism sector and to produce some early reflexions on its evolution in 2020. It is interesting to understand how tourist flows have changed and how this can influence economy.
The regional tourism agency Pugliapromozione is the primary data source; regarding forecasts, ISTAT and ENIT are the sources for the national scenario, and SRM for Puglia and South of Italy.
Up to the first 10 months of 2019, nights spent by international tourists in Italy were over 360 million (+4.4% compared to 2018) and brought revenues of about 40 billion (+ 6.6%). The number of travellers has also increased about 2.2% compared to 2018 and all these numbers describe a very favourable trend for Italian tourism. Regarding Puglia, tourism is a driver for regional GDP, with a significant increase of 6%, mostly due to 1.2 million visitors from abroad (+ 11.5% compared to 2018).
About 2020, although three scenarios have been predicted, the results of the one forecasting a rapid recovery is considered, as it seems the most realistic. The model assumptions are:
1) safeguarding of the summer season and enhancement of the psychological factor based on the need to travel;
2) positive effects of the national and regional tourism governance policy providing for the extension of summer season up to October;
3) policies to support national tourism demand with financial aids to families ("holiday bonus");
4) attractive pricing policies by tourism firms.

The model estimates a 10% drop in tourism demand, corresponding to over 1.5 million visitors less, and the appreciable recovery signs are mostly due to domestic tourism.
Moreover, a different tourism behaviour has been imposing, triggering new opportunities: tourism offer reorganized over long term, investments in sustainability and synergy among culture and territories. Puglia has lots of places so far little visited which, avoided by mass tourism, have kept their own authenticity and it can bring added value in the next tourist destinations.

Keywords: Tourism; estimates covid19; Puglia

JEL Classification: *E27 Forecasting and Simulation: Models and Applications.*
Z32 Tourism and Development

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Introduction

Covid 19 pandemic is challenging the world. Waiting for the production of a vaccine the only possible strategy to contain the pandemic are nonpharmaceutical interventions (NPI). The global travel restrictions and stay-at-home orders are causing a severe disruption of the global economy. The consequence of this situation was that tourism largely ceased in March 2020, and it is quite difficult to do early projections for 2020, but it is certain that this sector is widely influenced by actions to contrast pandemics such as mobility restrictions and social distancing.

The aim of this paper is to investigate the impact of Covid 19 pandemic on Apulian economy, through the analysis of the virus influence on local tourism.

Apulia is a region surrounded by the Adriatic Sea in the northeast and by the Ionian Sea in the south. The territory is characterized by mountainous, hilly and low areas and it develops about 800 km of coastline. Apulian geological conformation influences and determines constant touristic flows which play an important role in increasing the regional and, then, national GDP.

The 2018 and 2019 data collected on tourism show the importance of this sector and the extreme value it has for Apulian economy.

Indeed, for 2020 we can only deal with some first estimates obtained by a forecast model, since official data are still lacking.

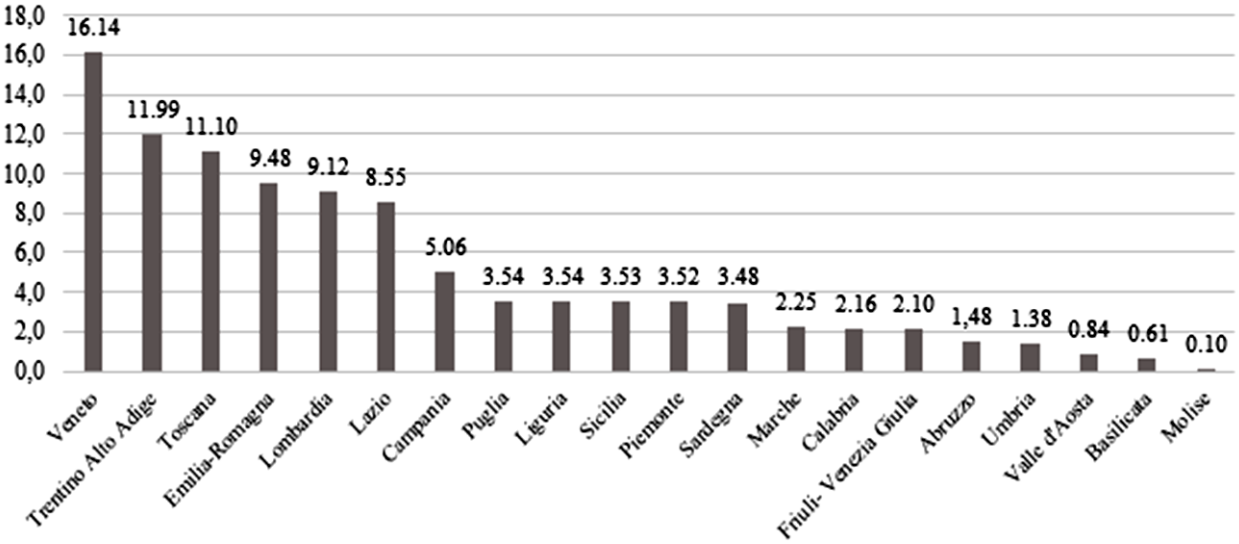
1. Analysis of Apulian tourism sector in recent years

The collected data about tourist stay in our country in 2018 stress that Italy reached a new record in the number of arrivals and presences in the national territory. In fact, it is the third country in Europe, after Spain and France, in terms of the number of guests in hospitality establishments.

In 2018 domestic tourism demand was extremely positive with a heavy increase in both arrivals (+ 3.6%) and presences (+ 1.1%) of customers residing in Italy.

According to the National Institute of Statistics (ISTAT), Puglia ranks eighth in the ranking of Italian regions by number of nights spent, covering 3.5% of the total (Figure 1).

Figure 1 *Proportion of tourists' nights spent in Italy by region in 2018.*



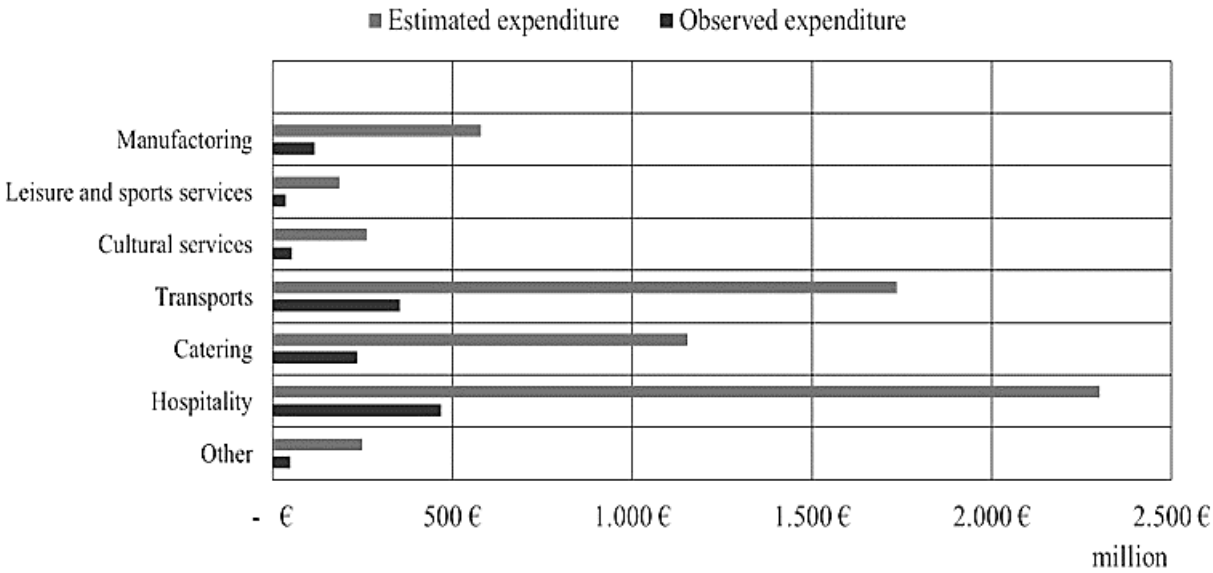
Source: ISTAT, Report on tourism in Italy, 2018

Tourism is a driver for Apulian economy, in fact the tourist industry accounts for: 12.3% of households final consumptions (€ 6.5 billions) and 13.6% of added value (€ 9 billions); this sector employs the 14.5% of the total number of employees in the whole tourism system, made up of 52,000 firms (about 135,000 workers).

It clearly appears that tourism has economically impacted all economic sectors in Puglia: 80% of the expenditure concerns accommodation, catering and transports both for reaching final destination and for daily transfers.

Hotel sector produces the 60% of the total revenue; the remaining 40% deals with other kinds of accommodations (Figure 2).

Figure 2. *Tourism economic impact by sectors in Puglia*



2. Strengths and weaknesses of Apulian tourism industry according to firms' perceptions

The survey conducted by the Ca' Foscari University of Venice involved 250 firms; the analysis aimed to identify the key factors that could have determined their competitive advantage. The firms affirmed that their strategy mostly focused on customer relations and communication skills.

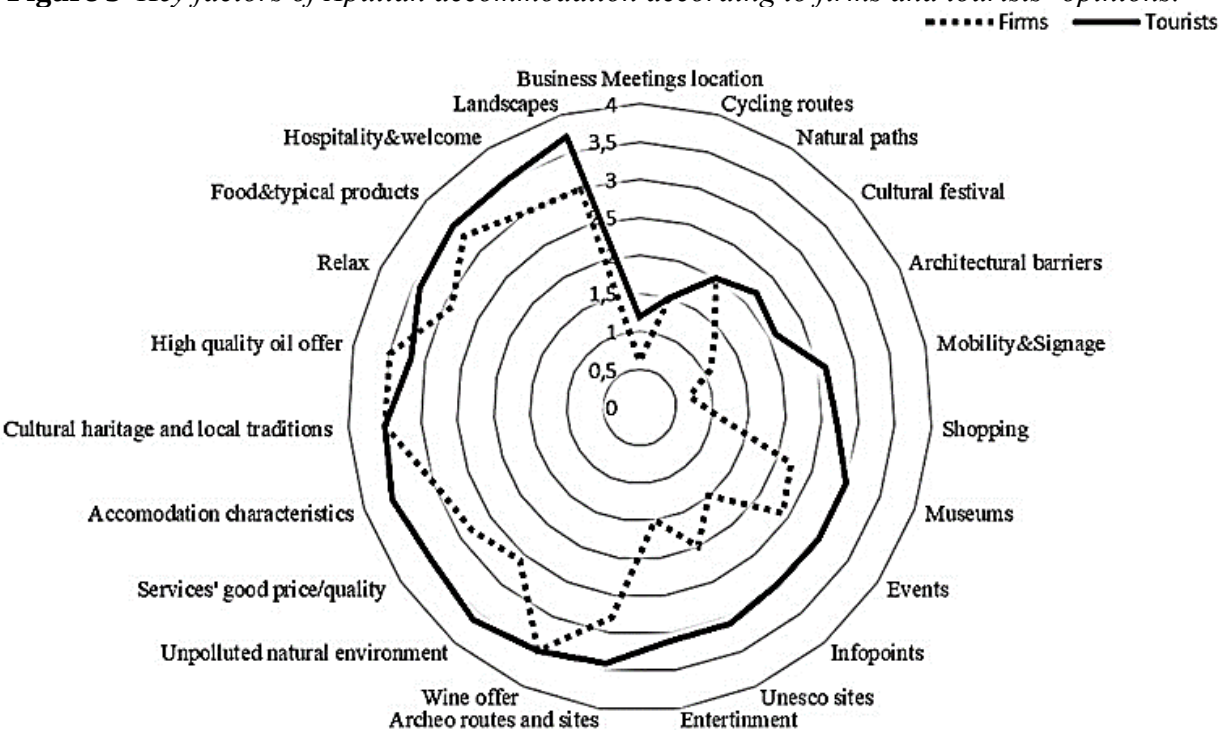
The main positive key factors were customer satisfaction brand, attractiveness and service quality in terms of reliability, functionality, innovation, and accessibility. Development of internal processes and environmental and social sustainability have been considered as minor aspects.

What meets visitors' expectations is the offer of typical quality food products, in particular extra virgin olive oil, according to 85.0% of respondents; the landscapes (75.0%); welcome services and hospitality (72.0%) and wine offer (70.0%).

On the contrary negative key factors (dissatisfaction factors) are to be considered mainly logistic aspects concerning internal mobility, road network and architectural barriers.

Figure 3 shows the key factors of Apulian accommodation by comparing firms and tourists' opinions. It' important to highlight that tourists seem more satisfied than entrepreneurs, as they steadily give higher marks than Apulian tourist operators.

Figure 3 *Key factors of Apulian accommodation according to firms and tourists' opinions.*



Source: Ca' Foscari University survey.

3. 2018, the year of an important peak

In 2018 the growth of the Apulian GDP due to tourism is +5,5% compared to 2017.

The perception of the risk of both a forthcoming GDP and a purchasing power reduction influenced people's propensity to spend and modified their way of planning holidays.

This determined new trends in organizing holidays that is to say shorter stays so called "short breaks" and selection of more competitive destinations in terms of quality-price ratio and safety (except for Northern African countries that are considered less safer because of the internal unstable political situation).

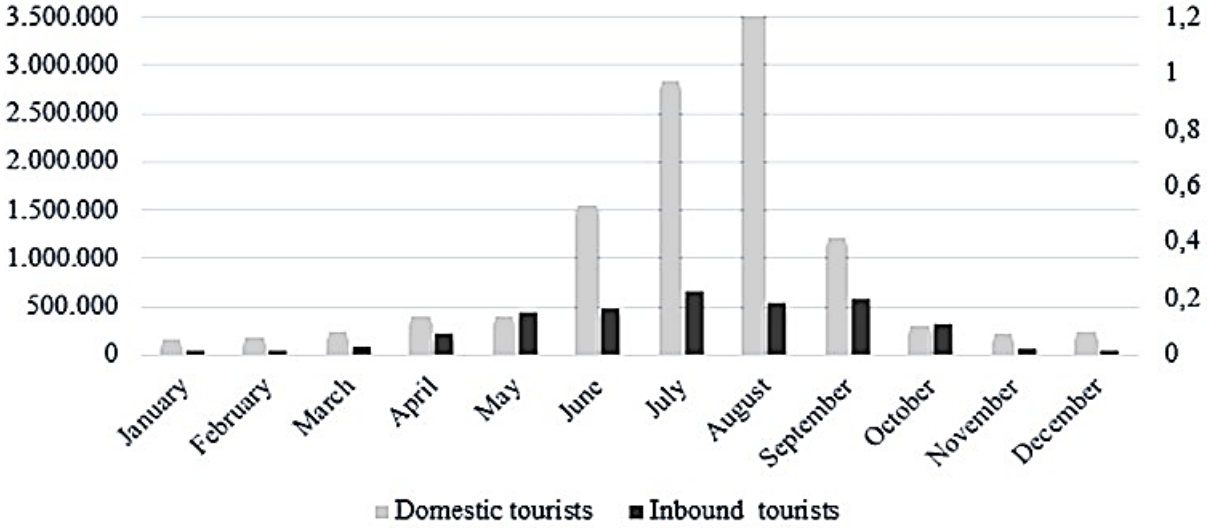
As shown in the table below, presences are 15,1 million with an internationalization rate 25.6%.

In general, both international and domestic tourists choose Puglia especially in the summer months, from May to October, being attracted by wonderful landscapes, fine weather, and lower prices.

Table 1 *Touristic flows in Puglia in 2018 by provenance*

Touristic flows	From Italy	From abroad	Total amount
Arrivals	3,0 million	1,0 million	4,0 million
Presences	11,6 million	3,5 million	15,1 million
Internationalisation arrivals rate		25.6%	
Internationalisation nights spent rate		23.4%	

Figure 4 *Monthly presences by tourists' origin in Puglia in 2018*



4. 2019 data analysis

Last year was a very favourable year for Italian and in particular Apulian tourism, with a GDP growth of +6% and overall positive variations. The most representative increase is due to foreign arrivals (+11.5%, 1,2 million tourists) and the internationalization rate grows up to 28%

As we can see, by comparing 2019 to 2018 the variations in foreign visitors has undergone a sharp increase in almost all months of the year except January (-9.2%) and May (-4.2%); we can see how the most significant months were June, with a record variation (+ 23.0%), and February (13.0%).

On the other hand, with regard to the presence of Italian citizens, the trend is quite fluctuating, with maximum peaks in April (+ 7.5%), October (+ 17.0%) and November (+ 7.0%), and minimum peaks in February (- 4.2%), June (- 7.6%) and July (-3.0%).

Finally, considering the overall trend that compares the relevant data, in the summer of 2019 compared to 2018, there was an increase of 16.6% in the tourist presence throughout the region.

Figure 5 *Monthly presences by tourists' origin in Puglia in 2019*

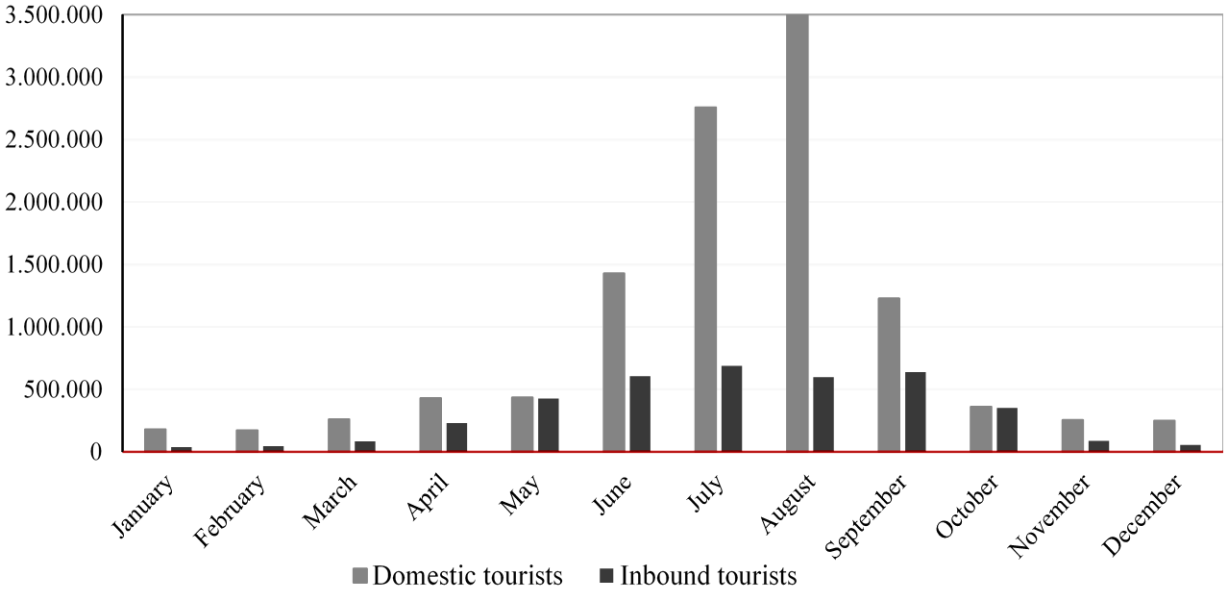


Table 2 *Touristic flows in Puglia in 2019 by provenance*

Touristic flows	From Italy	From abroad	Total amount
Arrivals	3,1 million	1,2 million	4,3 million
Presences	11,6 million	4.0 million	15,6 million
Internationalisation arrivals rate		28.0%	
Internationalisation nights spent rate		25.0%	

5. Some estimates of 2020 tourism flows in Puglia

The new year was just beginning and the Covid 19 pandemic spread rapidly and swept the world. In April 2020 different scenarios, from the most serious to the least serious, were hypothesized. In this paper, being able to benefit from the subsequent knowledge of the phenomenon, it was decided to comment only on the less catastrophic model, based on a rapid reopening of the tourist season in Puglia. The anticipated recovery of tourism national demand is estimated to fall in all the months of the summer and autumn seasons.

The forecast model was developed by SRM research centre which, compared to 2019, forecasted a 10% reduction of the touristic demand/expenditure (minus 7,5 million euros), meaning a loss of 100 million in terms of added value, 1,5 million people and a reduction of -0.2% of Apulian GDP, less heavy than national one equal to -0,6%.

In the second quarter, the estimated reduction was about 42.5% and a limited recovery in demand was expected to occur in the following quarters. In the third quarter, a slight demand growth was expected, and it was mostly due to the fact that Italians would have chosen local destinations than travel abroad (Table 3). Since Apulian tourism is concentrated in summer months, as just discussed, this is expected to be a factor for reducing the loss, maximizing the benefits deriving from the seaside offer, which generates a very high economic potential.

Table 3 Forecastings of touristic flows in Puglia in 2020 by provenance and quarter

Touristic flows	1st quarter	2nd quarter	3rd quarter	4th quarter
Italians	-39.0%	-33.0%	6.7%	8.3%
Foreigners	-47.0%	-62.1%	-17.0%	0.3%
Total amount	-40.7%	-42.5%	2.3%	5.4%

Source: SRM research report, 2020.

These estimates need to be treated with and extensive caution, as it remains still unclear how the pandemic will develop in autumn, and what kind of measures and travel restrictions the Italian government will implement and how these will cause job losses and, consequently, reduce tourist demand for travel.

Since up to date official data on regional tourism are not available, we can analyse data from Federalberghi Study center. The results of their filed survey show a decline in presences of 51 % in 2020 vs 2019, in particular - 76.4 % for foreigners, - 24.5 % for Italians.

For August there are no data yet, but the first impressions show a better situation in the most interesting areas for Italian summer tourism (the sea, the countryside close to the sea as Puglia and Tuscany) and worse in the most famous cities of art usually visited by foreigners.

According to Federalberghi estimates, the loss in 2020 is heavy if compared to 2018: more than 295 million visitors are expected to be lost (68.7 percent less than 2018), with a 70% drop in turnover in the hospitality sector equal to almost 16.3 billion euros (-69%).

6. Which are 2020 Apulian government initiatives?

Global travel restrictions had an immediate impact on national economies, causing a sudden stop for tourism business including international and domestic travel, the different forms of transport, accommodation and all the connected activities (cafes and restaurants, festivals, meetings, or sports events). While in other sectors it is possible to cover the costs and losses later, tourism revenue is permanently lost because of unsold capacity (accommodation, restaurants) cannot be sold in the following years.

A pandemic represents a terrible global threat because of the rapid way in which people can move from a corner of the world to the opposite site, and the viruses too.

To face the loss caused by Covid 19 pandemic, the government has taken some initiatives aimed at the protection of the summer season throughout the extension of holidays to September and October thanks to a good weather and the financial incentives to increase domestic family touristic demand (attracting pricing and offers, grants).

In line with the estimates made on touristic demand and expenditure, there is the turnover of the sector "hotels and restaurants". In the forecast model, the 2020 annual firms turnover is estimated in Puglia of around 382 milion of euros (-10,1% compared to 2019).

7. Final remarks

Looking at the last three years data, it is possible to affirm that the Global economy will find hard to go back normal within 2021. Although Puglia saw low Covid 19 infection rates, it lost many international tourists in 2020, even though the regional law n.245/ 2020 was aimed at easing the travel experience in Puglia by implementing the utmost protection for all travellers coming from Italy and abroad.

The forecasting model underlines a reduction in the demand due to the pandemic, but it is lower than in the other Italian regions, thanks to the availability of a different touristic offer.

However, it will never be the same; tourism, a socio-economic sector producing the 13% of the national GDP, will change fundamentally, due also to the fact that the government gave few instructions to face the emergency and so the operators are compelled to act independently, choosing the best strategies to overcome this period. The pandemic will oblige the firms of touristic sector to change their strategies, trying to offer a new way to let tourists to be on holiday respecting the social distance, ensuring a health and enjoyable stay.

A possible strategy could be building new accommodation or create a flow of people in territories where there isn't a mass tourism, increasing the quality of the services and structures, and investing in sustainability and synergy among culture and territories. In this case, Puglia can offer different solutions: regional parks, historic and cultural paths, where tourists can find some enjoyment and tourism offer can be reorganized over long term. Puglia has lots of places so far little visited which, avoided by mass tourism, have kept their own authenticity and it can bring added value in the next tourist destinations Undoubtedly, there is an urgent need to rethink the way of doing business and in particular tourism when the crisis will be over, trying to forecast the changes in tourists' behaviour towards travelling. The challenge is now to collectively learn from this global tragedy to accelerate the transformation of sustainable tourism.

From this perspective, Covid 19 pandemic could be seen also as an opportunity.

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Health expenditure in Calabria according to the Territorial Public Accounts

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Abstract:
The evolution of health expenditure is a particular topic in Italy for its social and financial implications, due to the need to ensure both the financial sustainability and the adequacy of welfare system performance. Furthermore, the pressure on the national health system, associated with the Covid-19 epidemic, bought the conditions of public health all exposure.
This paper analyses health expenditure in Calabria (Italy) between 2000 and 2018 (last year for which data are available). Specifically, after a general demographic, economic and social analysis, this study focusses on the outgoing financial flows of public administrations and of the entities belonging to the extended component of the public sector, using the Territorial Public Accounts (TPA) as data source. In 2018, the consolidated public expenditure of the extended Public Sector on health in Calabria amounts to EUR 3,179,303.4 thousand, equal to 11.6% of total regional consolidated expenditure. In per capita terms, just over EUR 1,500 per person is spent on health (EUR 1,546.68 deflated per capita in 2018), the lowest value in Italy. Health management is mainly a matter of regional responsibility: in 2018, almost all of the expenditure goes through the disbursement of regional funds (over 99%), and in particular, about 97% is spent directly by Local Health Companies, Hospitals and Institutes of Hospitalization and Treatment of Scientific Character.
In the last year under review, current expenditure represents 98.8% of health expenditure in Calabria, while capital expenditure represents the remaining 1.2%. The analysis of expenditure items shows that the expenditure on staff (EUR 802,232.47 thousand in 2018) and the expenditure on the purchase of goods and services (EUR 2,034,427.75 thousand in 2018) together account for a very large part of all current expenditure (about 87% on average for the years 2000-2018) as well as of total expenditure (about 86% on average for the years 2000-2018) in the health sector. In particular, there is a recent trend to spend more and more on purchases of goods and services and less and less on personnel costs.

Keywords: Territorial Public Accounts; Expenditure; Health; Demographic implication

JEL Classification: J00; J11; H51

1. Introduction

The evolution of health expenditure is a particular topic in Italy for its social and financial implications, due to the need to ensure both the financial sustainability and the adequacy of welfare system performance. Furthermore, the pressure on the national health system, associ-

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ated with the Covid-19 epidemic, bought the conditions of public health all exposure (ISTAT, 2020a, pp. 79-134; Corte dei Conti, 2020, pp. 285-385).

Public expenditure on health in Italy has always shown a strongly fluctuating trend, and phases of sustained growth were followed by phases of marked containment when spending appeared out of control and the central government was forced to intervene. Specifically, by examining the 2000s, it is noted that up to the years of the great financial crisis (2007-2008) there was an explosion in health expenditure at the national level, which led to large deficits in the health accounts. The deficit reduction procedure led to the implementation of the constraints on current expenditure growth and the adoption of the Financial Recovery Plans, a public policy through which the national government intervenes to guarantee the economic sustainability and the quality of health services of some Italian regions (Law no. 311/2004). Since then, there has been an alternation between periods of decline and periods in which expenditure has increased again, also due to exogenous factors such as the aging of the population and the new medical advances. Currently, seven regions are under Recovery Plan schemes: Abruzzo, Calabria, Campania, Lazio, Molise, Puglia and Sicily (http://www.salute.gov.it/portale/pianiRientro/dettaglioContenutiPianiRientro.jsp?lingua=italiano&id=5022&area=pianiRientro&menu=vuoto; Camera dei Deputati, 2020a). Apart from financial imbalances, the regions involved in a Recovery Plan had high passive health mobility, i.e., a high level of patients receiving medical care in other regions, and unsatisfactory performance levels (Ufficio Parlamentare di Bilancio, 2019).

In this respect, the Territorial Public Accounts (TPA) system[1] provides a solid information tool on the territorial distribution of government expenditure and revenue in the individual regional territories: it produces information with reference to the universe of Public Administration and the extended component of the public sector (i.e., those subject to the control of public entities) monitoring public financial resources flowing into each territory[2] (Aa.Vv., 2007). According to the Territorial Public Accounts, health expenditure is one of the most representative components of regional budgets in Italy, representing one of the main channels of expenditure in the Public Sector (PS) – consisting of the Public Administration (PA) and the extra PA – in every territorial context (Ciocci, Spagnolo, 2020).

This paper analyses health expenditure in Calabria (Italy), a region subject to a Financial Recovery Plan (http://www.salute.gov.it/imgs/C_17_pubblicazioni_1224_allegato.pdf), and recipient of a recent specific measure (Decree-law no. 35/2019) in order to recover regional health deficits and to restore compliance with the essential levels of assistance in the health sector (Camera dei Deputati, 2020b). While recording the highest health care deficit of all Italian regions with ordinary status (-EUR 116.7 million in 2019) (Ministero dell'Economia e delle Finanze, 2020), Calabria significantly improved its performance ensuring a growing compliance with essential levels of care, going from 136 points in 2017 to 162 in 2018 (https://www.sanita24.ilsole24ore.com/art/dal-governo/2020-01-08/griglia-lea-cure-migliori-veneto-emilia-romagna-e-toscana-ma-sud-avanza-130650.php?uuid=ACXmaTAB).

[1] TPA system is part of the National Statistical System (SISTAN). It is currently headed by the Territorial Cohesion Agency and consists of a Central Technical Unit and a network of 21 structures (Regional Teams). Information from the TPA database is now widely used for both analysis and assessment of policy choices. In fact, TPA system data provides useful guidance for the orientation of the government policy and the consequent operational choices, which are used by institutions at national and international level (Bank of Italy, SVIMEZ, EU, Court of Auditors, OECD, etc.) (Aa.Vv., 2007; CPT-Agenzia per la Coesione Territoriale, 2019; Agenzia per la Coesione Territoriale-CPT, 2019).

[2] The construction of TPA is carried out according to a sectoral classification with 29 functional sectors: general administration, defence, public security, justice, education, training, research and development, culture and recreational services, housing and town planning, health, measures in the social field, integrated water service, environment, waste disposal, other hygiene and health measures, employment, social security and wage subsidies, other transport, road network, telecommunications, agriculture, sea fishing and aquaculture, tourism, trade, industry and handicrafts, energy, other public works, other economic, non-recoverable charges (Aa.Vv., 2007).

2. Materials and methods

This study examines the expenditure of the Calabria region in the health sector. The latter includes the expenditure on health prevention, health protection and health care in general (medical and hospital services of a generic, specialist, paramedical nature) and related facilities; public health services (disease detection services, prevention services, blood banks, etc.); the management of pharmacies and the supply of pharmaceutical products, equipment and services; the management of social and health centres and zooprophylactic institutions; expenditure on health support and financing (e.g. transfers to the National Health Fund); the formulation and administration of government policy in the health field; the preparation and application of legislation for medical and paramedical staff and hospitals, clinics and doctors' offices, for the work of health committees; the expenditure on thermal structures (Aa.Vv., 2007, pp. 82-83). Specifically, after a general analysis of the regional reference framework, this study focusses on the outgoing financial flows of public administrations and of the entities belonging to the extended component of the public sector in the Calabria region.

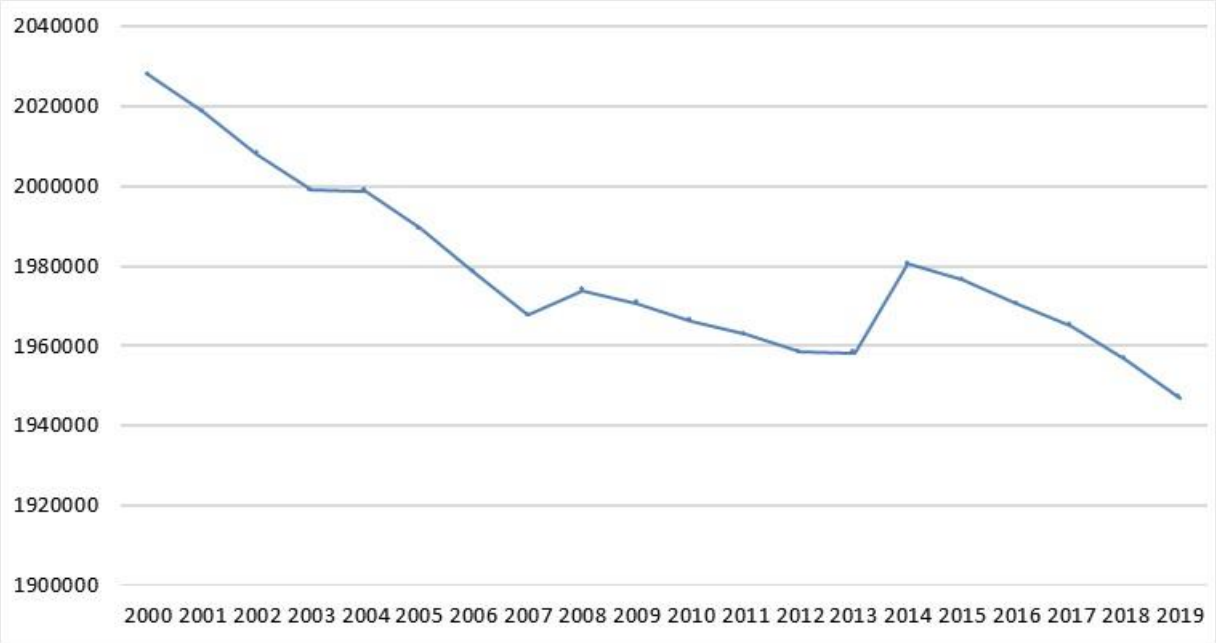
Data used in this study are taken from the Territorial Public Accounts. First, the overall regional expenditure in the Public Sector is analyzed, and we proceed with a detailed study of the consolidated accounts of health current and capital expenditure of the Public Sector.

The time reference goes from 2000 to 2018 (last year for which data are available), which is a sufficiently long time frame to identify any structural changes in expenditure management. Data are processed according to different levels of analysis: type of entities and economic categories.

3. Demographic and socio-economic profile

The current population of Calabria is 1,947,131 (1 January 2019, provisional data), equal to 3.2% of the Italian population. The demographic evolution of the region between 2000 and 2019 highlights that, except for the period 2013-2014, there was mainly a decreasing trend (Figure 1).

Figure 1. *Resident population in Calabria. Years 2000-2019.*



Source: own elaborations based on data from ISTAT.

The dimension and the structure of the population and the demographic dynamics to them connected can be measured using a large number of indicators. In this regard, in 2019 Calabria records a total growth rate equal to -10‰. This is the result of a low birth rate (7.5‰ in 2019) and a high mortality rate (10.4‰) – explained by the gradual ageing of the population (the ageing index increased from 103% in 2002 to 163.3% in 2019) – that give a natural decrease in its population (-2.9‰), and of a negative net migration (-7.1‰).

In economic terms, table 1 shows instead a set of regional indicators for 2018: Calabria has the lowest per capita GDP in Italy, equal to EUR 16.98 thousand; compared to 2017, the region records a decrease in GDP in volume at regional level of -0.81%, showing the most significant decline in the entire national territory; households final consumption expenditure per inhabitant is EUR 14.19 thousand, only a modest increase of +0.41%; the region under study is also the last one in the Italian ranking by disposable income per inhabitant with EUR 12.74 thousand, with a positive change of +1.3% (ISTAT, 2020b).

Table 1. *Main indicators of territorial economic accounts of Calabria. Year 2018 (thousand EUR and % changes on 2017).*

Indicator	*Value*
Regional gross domestic product per inhabitant (thousand euro)	16.98
Households final consumption expenditure per inhabitant (thousand euro)	14.19
Household disposable income per inhabitant (thousand euro)	12.74
GDP growth rate – volume (%)	-0.81
Households final consumption expenditure growth rate – volume (%)	+0.41
Change in household disposable income – growth rate in value (%)	+1.30

Source: Indicators of territorial economic accounts from ISTAT database.

Knowledge of the state of health of the population is a further element in the definition of the profile of Calabria. In this respect, table 2 shows a set of indicators on equitable and sustainable well-being of the health domain relating to the region. In Calabria, as in the rest of Italy, people live for a long time: life expectancy at birth is 82.5 years, but the region reaches the lowest values for life expectancy in good health at birth equal to 52.9 years.

Table 2. *Health indicators of Calabria: value for the latest available year.*

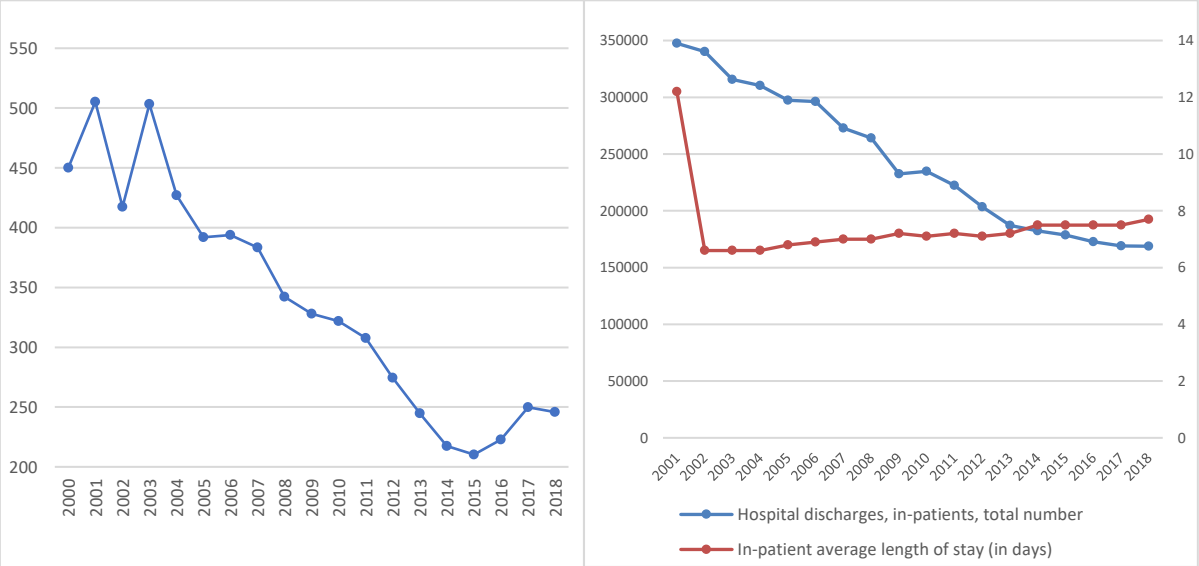
Indicator	*Latest available year value*
Life expectancy at birth (years, 2018)	82.5
Healthy life expectancy at birth (years, 2018)	52.9
Mental health index (SF36) (mean scores, 2019)	66.3
Infant mortality rate (per 1,000, 2017)	4.1
Road accidents mortality rate (15-34 years old) (per 10,000, 2018)	0.7
Age-standardised cancer mortality rate (20-64 years old) (per 10,000, 2017)	7.9
Age-standardised mortality rate for dementia and nervous system diseases (65 years and over) (per 10,000, 2017)	25.7
Life expectancy without activity limitations at 65 years of age (years, 2018)	7.9
Overweight or obesity (%, 2019)	50.7
Smoking (%, 2019)	15.5
Alcohol consumption (%, 2019)	13.7
Sedentariness (%, 2019)	51.9
Adequate nutrition (%, 2019)	11.4

Source: Equitable and sustainable well-being (Bes) indicators from ISTAT database.

The increase in life expectancy is accompanied by the spread of chronic diseases, and in this regard in Calabria life expectancy without activity limitations at 65 years is equal to 7.9 years, a value lower than the Italian one (9.9 years). Among other indicators, some concerning the lifestyles: Calabria is among the regions with the greater prevalence of overweight, and the share of the smokers as well as the percentage of people with risky habits in alcohol consumption have decreased over the last year (ISTAT, 2020c; https://www.istat.it/it/benessere-e-sostenibilità/la-misurazione-del-benessere-(bes)/gli-indicatori-del-bes).

The health profile of the population is essential for healthcare planning and for evaluating the effectiveness, accessibility and resilience of the health system. Turning to the analysis of some indicators on quality and outcomes of healthcare, the number of hospital beds provides an indication of the resources available to provide services to patients. In this respect, according to Eurostat, an analysis of the number of hospital beds in relation to population reveals that, since 2000, the number of beds per capita has decreased in Calabria: from 449.93 per hundred thousand inhabitants in 2000 to 245.81 per hundred thousand inhabitants in 2018 (Figure 2). This change matches with the contraction of number of hospital discharges and with the reduction in the average length of stays for in-patients (Figure 3), and part of this decrease can be attributed to developments in medical technology or as part of a broader policy strategy for the reduction of number of hospital admissions (OECD, 2019).

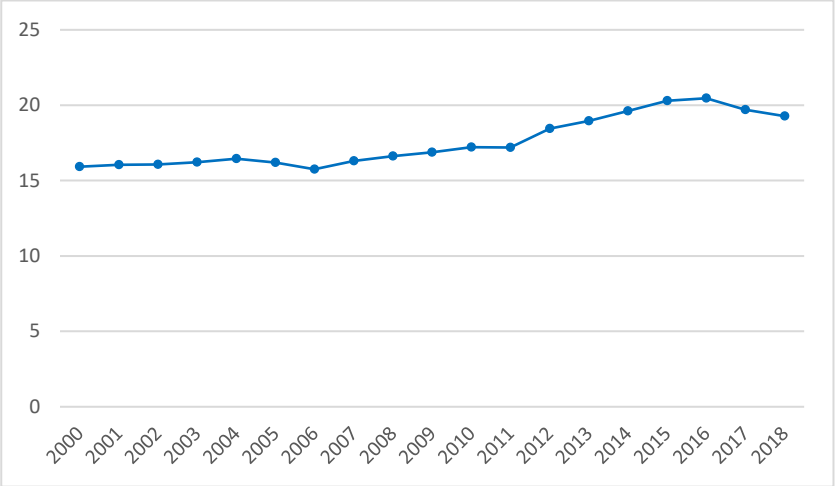
Figures 2-3. *Available beds in hospitals in Calabria (per hundred thousand inhabitants), years 2000-2018. Hospital discharges, in-patients (total number) and in-patient average length of stay (in days) in Calabria, years 2001-2018.*



Source: Regional health statistics from Eurostat database.

Lastly, another interesting indicator is patient mobility, the phenomenon of migration of patients to a region other than that of residence in order to access services not offered on site or to access more timely or of better quality performance than those of their own area. Active health mobility identifies benefits provided by each region for non-residents; passive health mobility identifies benefits provided to citizens outside the region of residence. Calabria is one of the last regions of Italy in terms of attractiveness and among the regions with the highest escape index (GIMBE, 2019). In this respect, the analysis of patient mobility in Italy through the hospital emigration index highlights that Calabria is third in place – after Molise and Basilicata – in terms of propensity of its citizens to take care of facilities located outside the region, with a value equal to 19.3% in 2018 (vs 6.5% on a national level), that has grown over the years (Figure 4).

Figure 4. *Hospital emigration. Calabria, Years 2000-2018 (%).*

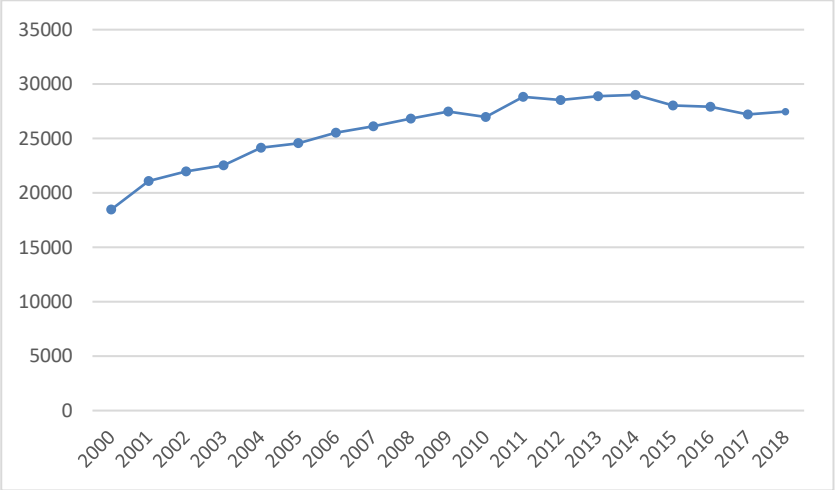


Source: Territorial indicators for development policies from ISTAT database.

4. Consolidated public expenditure in the Public Sector in Calabria

In 2018 the consolidated public expenditure of the PS in Calabria amounts to 27,461.75544 million euro, recording a slight increase of 0.95% compared to the previous year, as a result of the two components of expenditure: the current expenditure in increase (+2.67%) and the capital expenditure that recorded a contraction compared to 2017 (-8.88%) (Figure 5). Moreover, for the period considered, the total expenditure is on average composed for 82.19% by current expenditure and for 17.81% by capital expenditure (Table 3).

Figure 5. *PS-Consolidated expenditure in Calabria. Years 2000-2018 (million EUR).*



Source: own elaborations based on data from TPA.

Table 3. *PS-Consolidated expenditure in Calabria, by economic category. Year 2018 (million EUR and %) and mean years 2000-2018 (%).*

	2018		*Mean 2000-2018*
	Million EUR	%	%
Current expenditure	23,771.49	86.56	82.19
Capital expenditure	3,690.26	13.44	17.81
Total expenditure	27,461.76	100.0	100.0

Source: own elaborations based on data from TPA.

Central governments spend a very high proportion of public expenditure in Calabria, amounting, on average, to about 60%; regional governments and national public enterprises follow with almost similar expenditure rates, and the remaining part is divided between the local governments and the local public enterprises (Table 4).

Table 4. *PS-Consolidated expenditure in Calabria, by government level. Year 2018 and mean years 2000-2018 (%).*

	2018 %	*Mean 2000-2018* %
Central governments	62.57	59.18
Local governments	7.06	8.80
Regional governments	13.29	14.86
Local public enterprises	4.76	2.46
National public enterprises	12.33	14.69
Total	100.0	100.0

Source: own elaborations based on data from TPA.

Table 5. *PS-Total expenditure in Calabria, by sector. Year 2018 (million EUR and %) and mean years 2000-2018 (%).*

	2018 Million EUR	%	*Mean 2000-2018* %
Social security and wage subsidies	9,049.61	32.95	28.40
Health	3,179.30	11.58	11.66
General Administration	2,649.01	9.65	9.58
Energy	1,983.83	7.22	7.45
Education	1,950.40	7.10	7.78
Measures in the social field	1,906.37	6.94	5.34
Other economic	928.55	3.38	5.32
Housing and town planning	822.45	2.99	1.06
Other transport	755.82	2.75	3.46
Non-recoverable charges	611.39	2.23	1.52
Public security	567.75	2.07	2.16
Road network	472.36	1.72	4.29
Defence	380.39	1.39	1.01
Justice	374.61	1.36	1.21
Environment	343.68	1.25	1.36
Waste disposal	243.95	0.89	0.75
Integrated water service	238.70	0.87	1.02
Telecommunications	203.27	0.74	1.11
Culture and recreational services	202.76	0.74	1.09
Industry and handicrafts	166.46	0.61	2.04
Research and development	140.83	0.51	0.57
Agriculture	126.67	0.46	1.05
Employment	51.22	0.19	0.13
Training	41.34	0.15	0.23
Trade	35.00	0.13	0.12
Tourism	20.64	0.08	0.17
Other hygiene and health measures	14.36	0.05	0.08
Sea fishing and aquaculture	1.04	0.00	0.01
Other public works	0.00	0.00	0.03
Consolitated	27,461.76	100.0	100.0

Source: own elaborations based on data from TPA.

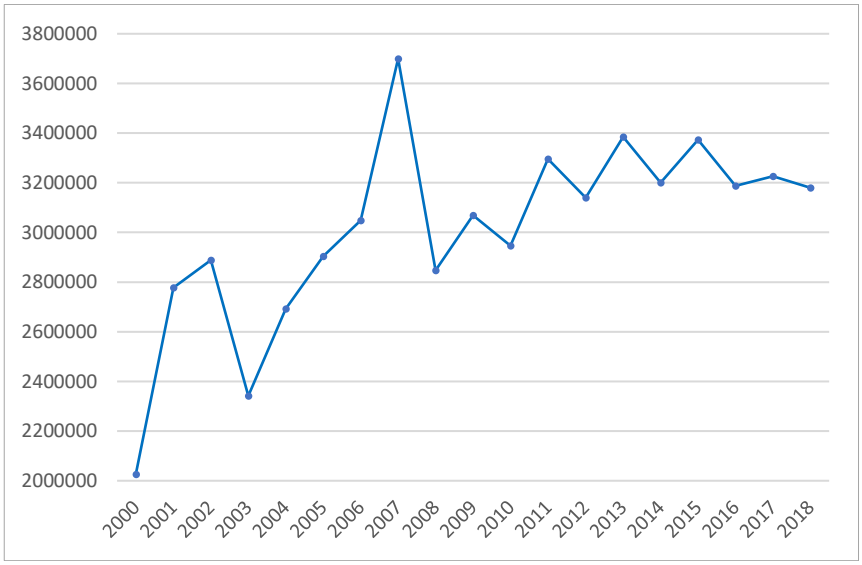
The first three areas of expenditure in Calabria are social security and wage subsidies, health and General Administration, which together account for about half of total expenditure over the years (Table 5).

5. Health expenditure in Calabria

In 2018, the consolidated expenditure of the Public Sector on health in Calabria amounts to EUR 3,179,303.4 thousand, equal to 11.58% of total regional consolidated expenditure. In per capita terms, just over EUR 1,500 per person is spent on health (EUR 1,546.68 deflated per capita in 2018), the lowest value in Italy (http://old2018.agenziacoesione.gov.it/it/cpt/04_easy_cpt/EASYCPT_Spese/EASYCPT_Spese_Settori.html?Settore=Sanità).

Figure 6 indicates the evolution of total regional consolidated expenditure on health between 2000 and 2018. The temporal trend shows the prevalence of an annual growth trend up to the positive peak recorded in 2007 – except for the decrease recorded in 2003 – and from that year onwards there has been a real alternation between periods of decrease (the greatest decrease is recorded in 2008: -23.04%) and periods in which expenditure has returned to grow.

Figure 6. *PS-Health expenditure in Calabria. Years 2000-2018 (thousand EUR).*



Source: own elaborations based on data from TPA.

Health management is mainly a matter of regional responsibility: in 2018, almost all of the expenditure goes through the disbursement of regional funds (over 99%), and in particular, about 97% is spent directly by Local Health Companies, Hospitals and Institutes of Hospitalization and Treatment of Scientific Character (Table 6).

The analysis of consolidated accounts aggregated by economic categories allows to analyse the evolution of health expenditure over time and, therefore, to better read the trends described above. In the last year under review, current expenditure represents 98.77% of health expenditure in Calabria (EUR 3,140,194.04 thousand), while capital expenditure represents the remaining 1.23% (EUR 39,109.36 thousand).

Specifically, the analysis of expenditure items shows that the staff costs (EUR 802,232.47 thousand in 2018) and the expenditure on the purchase of goods and services (EUR 2,034,427.75 thousand in 2018) together account for a very large part of all current expenditure as well as of total expenditure in the health sector (Table 7).

Table 6. *PS-Health expenditure in Calabria, by government level and type of entity. Year 2018 (thousand EUR and %) and mean years 2000-2018 (%).*

	2018 Thousand EUR	2018 %	Mean 2000-2018 %
Central governments	*5,963.82*	*0.19*	*1.04*
State	5,466.25	0.17	0.95
Italian Red Cross	497.57	0.02	0.09
Local governments	*233.44*	*0.01*	*0.01*
Municipalities	233.44	0.01	0.00
Provinces and metropolitan cities			0.01
Regional governments	*3,170,460.21*	*99.72*	*98.89*
Regional government	77,575.43	2.44	1.90
Local Health Companies, Hospitals and Institutes of Hospitalization and Treatment of Scientific Character	3,092,884.78	97.28	96.98
Local public enterprises	*2,645.93*	*0.08*	*0.06*
Participating companies and foundations	2,645.93	0.08	0.06
Total	3,179,303.40	100.0	100.0

Source: own elaborations based on data from TPA.

Table 7. *PS-Health expenditure in Calabria, by economic category. Year 2018 (thousand EUR and %) and mean years 2000-2018 (%).*

	2018 Thousand EUR	2018 %	Mean 2000-2018 %
Current expenditure	*3,140,194.04*	*98.77*	*98.67*
Staff costs	802,232.47	25.23	30.34
Purchase of goods and services	2,034,427.75	63.99	55.34
Current account transfers to households and social institutions	18,151.47	0.57	0.70
Current transfers to private enterprises	70.98	0.00	0.04
Interest expense	52,539.7	1.65	1.90
Corrective and compensatory revenue items	45.94	0.00	0.01
Current account not attributable	232,725.73	7.32	10.35
Capital expenditure	*39,109.36*	*1.23*	*1.33*
Real estate assets and works	17,579.31	0.55	0.69
Movable property, machinery, etc.	21,478.06	0.68	0.34
Capital transfers to households and social institutions	51.99	0.00	0.01
Capital transfers to private undertakings			0.01
Shareholdings and contributions			0.29
Granting of credit, etc.			0.00
Non-attributable capital amounts			0.00
Total	3,179,303.40	100.0	100.0

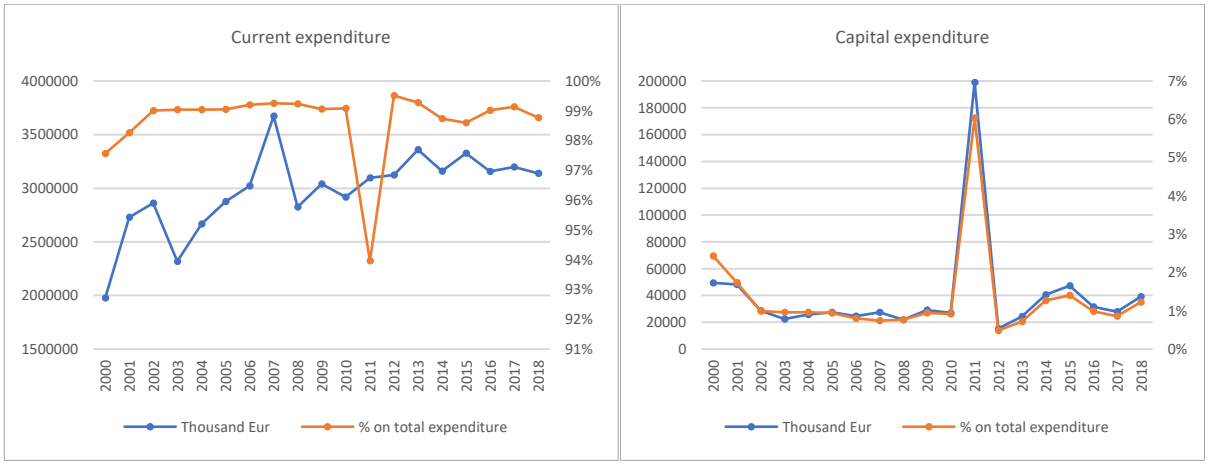
Source: own elaborations based on data from TPA.

Furthermore, the different dynamics in series of the two types of expenditure – current and capital expenditure – should be examined (Figures 7 and 8).

The percentage incidence of the two categories of expenditure tends to be stable over time, except for 2011, when capital expenditure – which until then had not exceeded 2.44% – accounts for 6.04% of total expenditure, and this increase is attributable to the increase in shareholdings and contributions. From that moment on, there is a fall in capital expenditure (2012)

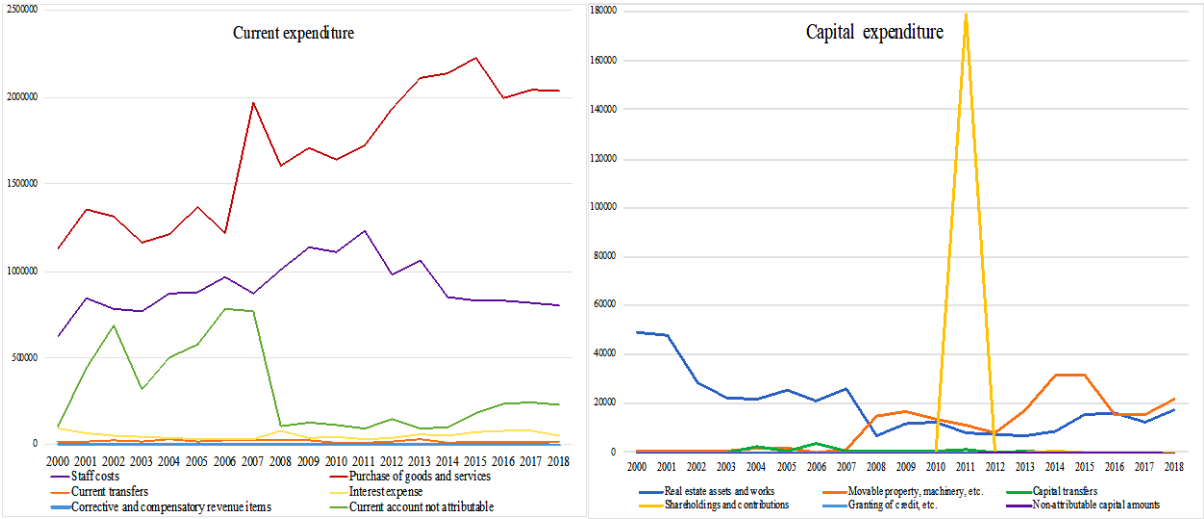
which then starts to grow again until 2015, to then contract until 2017 and records an increase in the last year under review (mainly attributable to increased investment in real estate assets and work and movable property, machinery, etc.) (Figure 10). Consolidated current expenditure grows until 2002, then declines in 2003 and resumes an increasing trend until 2007, and this increase concerns in particular the purchase of goods and services. In 2008 there is a decrease of outgoing financial flows for the purchase of goods and services, as well as for current account not attributable and current transfers, and the annual change in current expenditure is negative. Since then, positive annual growth rates have been alternated with negative growth rates (except for the three-year period 2011-2013, when positive rates of growth have been recorded) (Figure 9).

Figures 7-8. *PS-Current and capital expenditure for health in Calabria. Years 2000-2018 (thousand EUR and % on total expenditure).*



Source: own elaborations based on data from TPA.

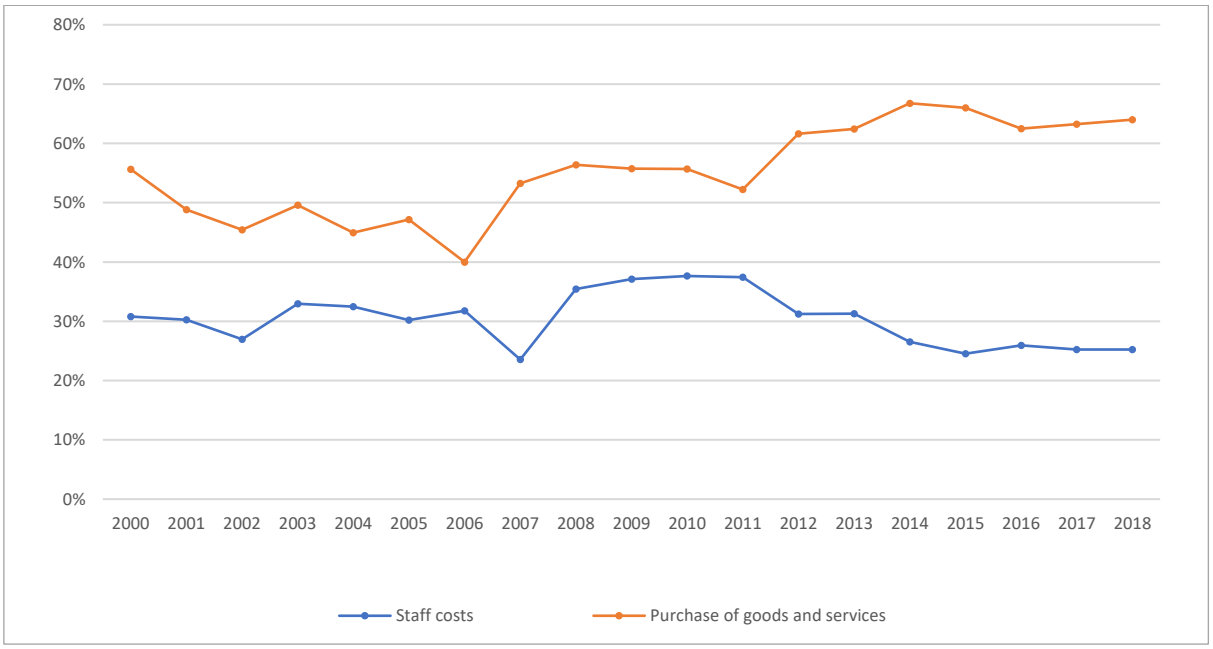
Figures 9-10. *PS-Current and capital expenditure for health in Calabria, by economic category. Years 2000-2018 (thousand EUR).*



Source: own elaborations based on data from TPA.

Finally, the developments in the main expenditure items, namely staff costs and purchase of goods and services, should be considered (Figure 11). In this regard, there is a recent trend to spend more and more on purchases of goods and services and less and less on personnel costs, largely as result of interventions on the rationalization and restraint of healthcare expenditure.

Figure 11. *PS-Impact of certain categories of expenditure on total health expenditure in Calabria. Years 2000-2018 (% on total expenditure).*



Source: own elaborations based on data from TPA.

6. Conclusions

"The Republic safeguards health as a fundamental right of the individual and as a collective interest, and guarantees free medical care to the indigent" (Art. 32, Constitution of the Italian Republic): health is therefore one of the pillars of policy, and the health crisis has put in evidence the necessity to return centrality to the health of the citizens. In this respect, together with the analysis of indicators such as patient mobility, an analytical knowledge of expenditure of Public Sector on health provide a measure of the extent of the policies implemented.

According to the Territorial Public Accounts, health expenditure in Calabria is one of the main channels of regional expenditure in the Public Sector. In 2018, the consolidated public expenditure on health in Calabria amounts to EUR 3,179,303.4 thousand, equal to 11.58% of total regional consolidated expenditure. In per capita terms, just over EUR 1,500 per person is spent on health (EUR 1,546.68 deflated per capita in 2018), the lowest value in Italy. Health management is mainly a matter of regional responsibility: in 2018, almost all of the expenditure goes through the disbursement of regional funds (over 99%), and in particular, about 97% is spent directly by Local Health Companies, Hospitals and Institutes of Hospitalization and Treatment of Scientific Character. In the last year under review, current expenditure represents 98.77% of health expenditure in Calabria, while capital expenditure represents the remaining 1.23%.

The analysis of expenditure items shows that the expenditure on staff and the expenditure on the purchase of goods and services together account for a very large part of all current expenditure as well as of total expenditure in the health sector. In particular, there is a recent trend to spend more and more on purchases of goods and services and less and less on personnel costs. The results of the analysis provide an interesting basis for reflection on health sector to implement actions aimed at improving the quality of the services offered, investing the resources to improve the service and reduce, thus, passive health mobility.

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Causes and Origin of Food Losses and Food Waste in the Slovak Republic

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Abstract: In recent years, climate change, sustainability and reduction of huge food waste have been one of the most challenging topics for academia, scientists, politicians and society around the world. Market globalization, high demand of customers for food diversity, the growing likelihood that the product can be obtained anytime from every place of the world are causing that food chain is getting longer. Changing customer's habits and a viable lifestyle has as impact on food waste and occasional food loss. Food waste is crucial problem for all the world. There are still more discussions going on every year about food losses and food waste in the world. It is an urgent problem because about one third of the food intended to feed the population is lost in the form of food waste. Food loss and food waste is a modern phenomenon faced by both developing and developed countries. Food waste and food losses occurs everywhere in the world and in every stage of its production. According of FAO (2013), if the food losses and food waste would be halved, then required food production enhancement for nutrition of 9,1 bill. people in 2050 would reach instead of 60 % only 25 %, in comparison with forecasted recent calculations in the strategic visions. In any case, there is the consensus that food waste and food losses have impact on economic, environmental, as well as on social aspect. To reduce food waste and food loss at a global level would allow us to use resources for other purposes as well, reduce environmental impacts and prevent financial losses. There are many ways to prevent and use food waste in a global context. These include creating of better policies, setting measurable targets at national and regional level, improve planning, uniform labeling of products, use of new technologies and support for awareness-raising campaigns. The goal of the article is to show up the importance of solving the problem of food waste and food losses, describe the causes of waste and food losses a suggest actions which will improve current situation. Based on the realized research we have identified possible main causes and food waste and losses in food chain which are: wastes from raw material processing, changes on the production line, strict contractual conditions or strictly set standards, overproduction, product sorting, contamination of raw materials and products, food hygiene, excessive portion sizes, improperly prepared food, purchase of large quantities and many others.

Keywords: food waste, food losses, food chain, circular economy, responsible approach

JEL Classification: *M10, M31*

1. Introduction

The reduction of food losses and food waste is a serious ethical, economic, social and environmental problem that must be tackled without urgent. Food is lost throughout the food chain, starting with collecting, continuing transport, storage, sorting, processing, distribution to wholesale and retail networks, waste arising in commercial establishments and ending with

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the consumption and handling of food in households. Food losses at the end of the food chain predominate in more developed countries as well as in emerging economies, while developing countries suffer the highest losses in the early stages of the food chain (HLPE, 2020). The fact that food production has a huge impact on the economy, as well as on the environment and natural resources at all, causes serious economic and environmental damage. Sophisticated modern market instruments, a wide and attractive supply of agri-food commodities, promotions by supermarket chains with favorable price offers, year-round availability of food, especially in developed countries of the world, lead consumers to buy much more than their needs.

1.3 billion tons of food produced in the world for human consumption are food losses and waste, which could theoretically feed 842 million people, more than those now affected by acute hunger (FAO, 2017). The total amount of food produced but not consumed worldwide is comparable to the annual flow in Europe's longest river, the Volga (FAO, 2014). The most comprehensive definition of food waste can be considered to FAO definition (2014), which characterizes food waste as a reduction in the quantity or quality of food based on decisions and measures taken by the retail, wholesale, catering and consumer sectors. Food waste is any food, and inedible parts of food, removed from the food supply chain to be recovered or disposed, including the following destinations: composting, crops ploughed in/not harvested, anaerobic digestion, bio-energy production, co-generation, incineration, disposal to sewer, landfill or discarded to sea but not including food or inedible parts of food removed from the food supply chain to be sent to animal feed or bio-based material/chemistry processing (Tostivint et al., 2016). The European Commission defines food waste as: fractions of ‘food and inedible parts of food removed from the food supply chain’ to be recovered or disposed (including: composted, crops ploughed in/not harvested, anaerobic digestion, bioenergy production, co-generation, incineration, disposal to sewer, landfill or discarded to sea) (Stenmarck et al., 2014). In the Food Waste Prevention Plan of the Slovak Republic (2016), the Ministry of Agriculture and Rural development in the Slovak Republic defines food waste as a waste of food and parts of food removed from the food chain to be used or harmlessly removed. Food waste is a subset of food losses and is a food that is still suitable for consumption, but is discouraged from consumption as a result of human intervention or inaction. This is the difference between the quantity of food referred to in Article 2 of Regulation No. 178/2002 at the beginning of the food chain (moment of leaving the farm) and the quantity of food at the end of the food chain (use by the final consumer). The definition of food losses differs from FAO, as it also considers food waste to be losses.

Food waste can be divided into waste:

1. preventable;
2. unpreventable, and
3. potentially avoidable.

1. **Preventable food waste** shall be food products which, at the time of removal from the food chain, are still fit for human consumption or which would still be edible if consumed on time.
2. **Unpreventable food waste** shall be waste which is not normally intended for consumption. This includes inedible parts of foodstuffs (e.g. skins, bones, shells, stone) or products which are so damaged by bad weather, diseases or pests that their consumption is no longer possible. If such waste is rid of the holder must comply with act No. 79/2015 on waste.
3. **Potentially avoidable food waste** shall be raw materials which are not consumed because of certain consumer preferences (bread crusts, fruit peels) or are consumed only if prepared in a certain way (roasted poultry meat is mostly eaten with rind, but when cooked, the skin is removed).

2. Materials and methods

In the article, we do identify the food waste and food losses problems in the Slovak Republic. Moreover, we deal with waste management issues of food waste and losses. The main objec-

tive of this paper is to show up on major problem of food waste and food losses, to appraise the situation and point out the problematic of food waste in world and in the Slovak Republic and to propose suggestions to reduce food losses and food waste in the Slovak Republic. To evaluate the situation we point out the topic of food waste within the households. The attention is focused on analyses of collection systems, to evaluation of information in a broader sense, furthermore to deal with food planning and procurement, evaluate the labelling system, then to deal with citizens attitudes towards foodstuffs, especially to the date of expiration and minimum durability. For rendering primary data was as the main research technique used questionnaire survey. Gathering of data was carried out in two rounds; first round was focused on pilot survey which was carried out during the summer 2019. In this way it was tested the functionality and correct construction of questionnaire survey. The second round was realized since October till March 2020. Into the research had been involved 2091 Slovakian households who responded on questions related to food waste, losses and waste management.

3. Results

3.1 Food waste and food losses in Slovak households

Based on the results of our survey, bread and pastries are the most common food waste in Slovak households, which was mentioned by 1170 respondents (56, 60 %). Weeding, hardening bread and pastries as early as the next day, or buying more than households can consume are reasons for their conscious actions. This result was reconfirmed as we did a similar survey in 2016 and where bread and pastries were the most discarded food.

Among the answers received from the research, 100g-300g of food waste is made up of each bread purchased. We assume that one slice of bread weighs approximately 50 g, i.e. that from each bread purchased, respondents throw away 2-6 slices. This is striking when we consider that dry bread also has its uses in every household. The results of the research pointed also the fact that in the Slovak countryside less food is wasted than in the city. This is also largely influenced by traditional livestock farming or feeding of forest animals.

Waste can also be avoided by buying less bread, but it is a fact that freshly baked bread in stores could also be packaged in smaller packages. On the other hand, even a consumer, aware of the fact that they do not consume all amount, they can put part of the bread in the freezer and use it if necessary. Slovak households are aware of the impact of food waste on the household budget. 68.5% of respondents estimated that if there was no food waste in their household they would save 25 Euros per month. However, up to 31.4% of respondents said they throw away food at a rate of 50-200 Euros per month (figure 1).

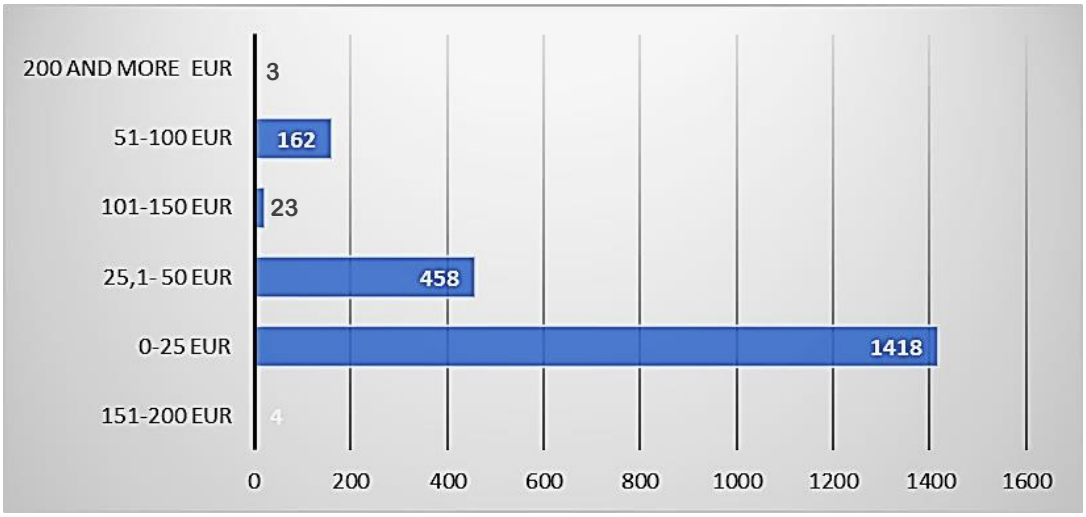

Figure 1: *The impact of food waste on the household budget in Slovak households (in Euro)*
Source: Own research

3.2 Food labelling and their impact on household food waste

One of the frequently discussed topic in the Slovak Republic is the topic of proper understanding of food labelling by final consumers. We often see discussions pointing to how consumers do not know the differences in food labelling, which can result into food waste. This was not confirmed by the research, as Slovak respondents are well aware of the differences in product labelling "Best Before" and "Use by". Only 160 respondents reported incorrect characteristics.

The date of minimum durability shall be the date by which the food will keep its expected quality. The food is still safe to eat after that 'best before' date, provided that the storage instructions are followed or if the packaging is not damaged. The minimum consumption period is the indication of a food which is perishable from a microbiological point of view and therefore consumption of the food after that date is not recommended as it may pose an immediate risk to the health of the consumer. Up to 1677 respondents (81%) stated that they consume durable products even after the minimum durability period has elapsed. 391 respondents (19%) no longer consumes such products. The following foods and beverages are most often consumed after the minimum durability period:

1. Pasta, rice,
2. Salty snacks,
3. Chocolate,
4. Sweets,
5. Beverages,
6. Fruit compotes.

In addition to durable foods, respondents also consume vegetables, dairy products, milk, legumes, flour, salt, sugar, spices, coffee, teas, oil and canned foods after the minimum durability period. Meat and meat products are not consumed in Slovak households, according to the results of the survey.

3.3 Food losses and waste as part of waste and waste management

Waste management policy has its logic in terms of its objectives and hierarchy of priorities, which include the following objectives:

a. avoids or minimize waste generation as much as possible;
b. treat waste as a resource that can be reused;
c. ensures efficient, safe and environmentally sound management of waste and, if necessary, proceed to its disposal in order to avoid creating environmental burdens.

According OECD (2014) waste and waste management policies have an immediate link to food losses and waste in OECD countries. There are laws and decrees that also include segments of food losses and waste, but these as a whole focus primarily on waste and waste management, environmental challenges or waste recycling. In this context, their significant limiting factor is that the issue of food losses and food waste is only part of the global agenda, so finding answers and solutions to minimize food losses and waste may not be comprehensively managed. Under the conditions of the Slovak Republic, such a policy and correspondent legislation includes the collection of sorted bio-waste, which in Slovak towns and villages reaches a level comparable to that of EU countries. On the one hand, towns and villages, but also a significant part of the inhabitants of the Slovak Republic, they want to deal responsibly with the requirements of act 460/2019, amending act No. 79/2015 on waste and amending certain laws, as amended. On the other hand, practice confirms that past practices are insufficient and therefore a significant part of kitchen waste ends up in household mixed waste or enters bio-waste, thereby devaluing it to some extent. Up to 1755 respondents (84%) deals with a task how to reduce food waste in their household. 313 respondents (15%) does not deal with this issue at all. However, up to 1351 respondents (65%) were close to home stated that the waste

is not separated. Despite the fact that waste is not separated in their surroundings, Slovak households separate the waste at home and carry it to collection yards, or to school collection program if children have indicated that (figure 2).

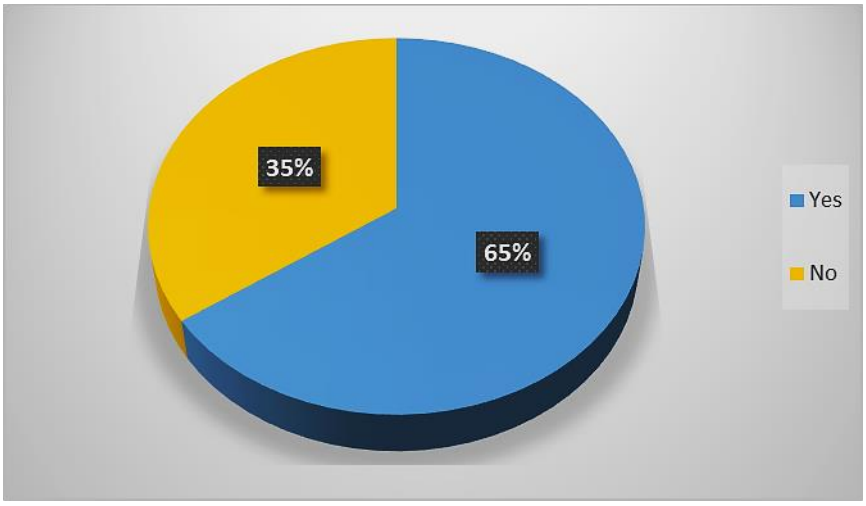

Figure 2: *Separation of household waste*
Source: Own research

The most commonly separated are: plastics (2026 respondents, 23%), paper (1985 respondents) and glass (1964 respondents, 23%). They also mentioned: bio-waste (766 respondents), cooking oil (663 respondents), clothing (42 respondents), electrical waste (42 respondents) and old batteries (24 respondents). Among others are listed: light bulbs, building material, old bread, medicines, rubber, cardboard-based waste, hazardous waste, aluminum foil, lids from PET bottles, cartons, tetra- packages, capsules, asbestos, large-scale waste.

The causes of high levels of food waste and food waste in households can be summarized in the following points:

- a lack of awareness and knowledge and awareness of the amount of food wasted that arises every day,
- the purchase of "advantageous equity" mainly large quantities of foodstuffs,
- ignorance of the procedures and lack of experience in food processing, food preparation and the use of food residues in other dishes,
- poor possibility of food donation when leaving home for holidays or other stays,
- preparation of too much food, leftovers from the preparation of dishes,
- improper or long storage,
- inedible parts of raw materials,
- incorrect assessment of a food as unfit for consumption, which can be consumed because it is safe.

4. Conclusions

The results of realized research confirm that minimising food losses and waste is one of the manners to increase the sustainability of food systems in relation to food and nutrition security. Different types of policies aimed at reducing food losses and waste include food, agriculture, food security, waste management policies, bioenergy, research, social issues, sustainable consumption and health. It is for this very reason that an important part of the solution to reducing food losses and food waste can be found also in policies. Slovakia should present economic policies and incentives to reduce food losses and waste, through the introduction of

waste-free consumption of food which, if not used in the home, can, inter alia, be used for feeding livestock, recycling for bioenergy production or composting. In order to achieve a reduction in food waste, it is necessary to raise awareness of food losses and waste and to guide households on their consumer behavior This applies in particular to direct communication and raising awareness of the importance of reducing food losses and waste. Emphasising social responsibility also plays a significant role in this context. Consumers also need to be introduced to various technical alternatives, such as more economical and purposeful ways of packaging food.

Acknowledgements

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Leverage, Banking Competition and SMEs Financial Stability. Evidence from the Italian Provinces

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Abstract: This work examines the relationship between leverage and SMEs' financial stability, evaluating whether and to what extent this link is affected by the degree of competition characterising the local credit market in which firms operate. Using the H-statistic as a measure of local banking competition, my evidence shows that the negative impact of leverage on firms' financial health is greater for firms operating in more competitive banking markets. Indeed, the drawbacks of increasing banking competition seem to prevail on their expected advantages, leading banks to be less inclined to establish lending relationships with risky firms, thus increasing their financial vulnerability.

Keywords: Local banking competition, leverage, Z-score, SMEs, Italian provinces.

1. Introduction

The role of market competition in the banking sector has been largely debated in the economic literature. Theoretical contributions have failed to provide a univocal prediction on this topic, and several works have ended up to mixed results: competition in the banking industry has been shown to affect the credit market either positively or negatively. This evidence challenges the classical view, according to which higher competition leads unequivocally to welfare gains.

My work contributes to this strand of literature by providing empirical evidence on the role that local banking competition might play in the relationship between indebtedness of small and medium-sized firms (hereafter SMEs) and their financial distress. More in detail, this work investigates the relationship between leverage and Italian SMEs' financial stability, appraising whether and to what extent this link is influenced by the degree of competition that characterises the local credit market in which firms operate.

To test this conditional hypothesis, I refer to the results obtained by the field of literature investigating the influence of banking market structure on firms' financial health, taking into account that Italian SMEs largely rely on banking finance (Demirgüç-Kunt and Levine, 1999). Besides, a large body of research (i.e. Petersen and Rajan, 1995; Bonaccorsi di Patti and Gobbi, 2001) suggests that SMEs bank financing originates essentially from local credit markets, even in the presence of deregulation, consolidation of banking structure and technological innovations (i.e. Alessandrini et al., 2009; Castelli et al., 2012).

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The other strand of literature that is relevant for the present study investigates the impact of debts on firms' financial stability. Contributions widely recognise that at increasing level of debt the firms' risk of bankruptcy rises (see, among others, Warner, 1977; Kim, 1978; Jensen, 1986). As noted by Guariglia (1999), higher leverage ratio tends to decrease firm investments because of increased costs of external funding due to higher default risk. This vicious circle reduces the financial stability of the firm and in turn, gradually, leads to its failure. My contribution is examining to what extent the magnitude of this effect is influenced by the degree of competition characterising local credit markets, taking into consideration that Italian SMEs rely largely on banks having branches in the same market where they operate.

Moving from these insights, this work takes advantage of a large panel of Italian small and medium-sized manufacturing firms. The indicator of financial health here employed is the Z-score, commonly adopted as a measure of the distance from insolvency (e.g., Laeven and Levine, 2009; Houston et al., 2010; Kanagaretnam et al., 2012; Mihet, 2012; Jin et al., 2013; Agostino and Trivieri, 2018).

As suggested by previous contributions, in this work local credit markets correspond to the existing administrative provinces. Indeed, according to Bonaccorsi di Patti and Dell'Ariccia (2004), Italian provinces are characterised by a different banking structure providing relevant cross-section variability within a single institutional framework. As measure of local banking competition (LBC), I employ the H-statistic, a non-structural indicator proposed by Panzar and Rosse (1987).

The main results, robust to different econometric methodologies, indicate that the leverage always negatively and significantly affects firms' financial health, confirming the theoretical prediction on this relationship. What is more, I find that the negative impact of leverage intensifies at increasing level of competition. According to this evidence, the drawbacks seem prevailing on the benefits potentially associated to competitive banking markets, strengthening the negative effect of higher indebted levels on firms' financial stability. Indeed, increasing banking competition may reduce the incentive to invest in monitoring and screening activities because of free-riding problems, and curtail the propensity to establish relationship lending as firms may easily switch bank. These factors could lead banks to ration risky firms, deteriorating, in turn, their financial health. Thus, my results suggest that a certain degree of monopolistic power in local banking markets does not necessarily entail welfare losses, corroborating the strand of literature that challenges the neoclassical theory.

The remaining of this work is organized as follows: after this introduction, Section 2 explains the empirical setting. Section 3 shows the results, while Section 4 concludes.

2. Empirical Setting

To answer the research question, the estimated model is the following:

$$ZSCORE_{it} = \alpha + \beta_1 LEV_{it} + \beta_2 LBC_{pt} + \beta_3 INTE_{it} + \phi X_{it} + \sum_s \gamma_s IND_s + \sum_t \varphi_t T_t + \epsilon_{it}$$

Where the dependent variable is the Z-score (ZSCORE) of firms *i* at time *t*, calculated as the sum of return on assets plus the capital asset ratio divided by the standard deviation (S.D.) of return on assets (Panetta and Pozzolo 2010; Schaeck et al. 2011; Agostino and Trivieri, 2018). This Z-score is widely used as a measure of distance from insolvency (Roy, 1952). In other words, higher values of Z-score individuate healthier and stable firms (Roy 1952; Laeven and Levine 2009; Schaeck et al. 2011), implying a lower probability of failure (Kasmann and Carvallo, 2014).

Focusing on the right-hand side variables, (LEV) is the leverage ratio of the firm, while, LBC denotes the local banking competition measure computed at the provincial level, i.e the

H-test (Panzar and Rosse, 1987). INTE is the interaction term between the LBC measure and LEV. X is a vector of control variables accounting for firm and provincial characteristics. Lastly, IND_s are sector dummies, controlling for unobserved heterogeneity at the sector level, T_t is a set of time fixed effects and ϵ_{it} is the error term.

On a methodological ground, I adopt a Pooled OLS, Random and Fixed effect estimators to take into account the panel structure of the data

2.1 Data

The econometric analysis is based on data coming from several sources. Information on Italian manufacturing firms is retrieved from the database Orbis *Historical* held by *Bureau van Dijk* that provides balance-sheet data. Data on all the Italian banks and information on the provincial distribution of their branches in order to build the LBC measures, come from the *ABI Banking dataset* provided by the Italian Banking Association. Lastly, information on provincial features used as control variables are collected from the Italian National Institute of Statistics (ISTAT, 2017).

3. Estimation Results

Table 1 reports the estimation results. As displayed by the title of each column, results are obtained by employing different estimators: Pooled, RE and FE.

The LEV parameter is negative and significant in all the estimations. Moreover, the interaction term's coefficient is negative and statistically significant in all equations. Therefore, Table 1 estimates suggest that the level of leverage exerts a negative effect on firm financial stability when the local banking market is a monopoly (i.e., the H-statistic is zero, hence the interaction term is zero), a case never occurring in my sample. To assess what happens to the negative relationship between LEV and ZSCORE at increasing level of competition, I compute the marginal impact of LEV for all sample levels of banking market competition. These marginal effects are summarized by means of Figures 1. It shows that the negative marginal effect of LEV on ZSCORE is always statistically significant, and it rises in absolute value as the LBC measures increase. Thus, it seems that when the banking market becomes more competitive, the negative effect of the leverage on the financial health of a firm is harsher. In other words, banking competition sharpens the positive effect of leverage on the probability of failure.

Figure 1. *Marginal Effect of LEV on ZSCORE as H Statistics changes.*

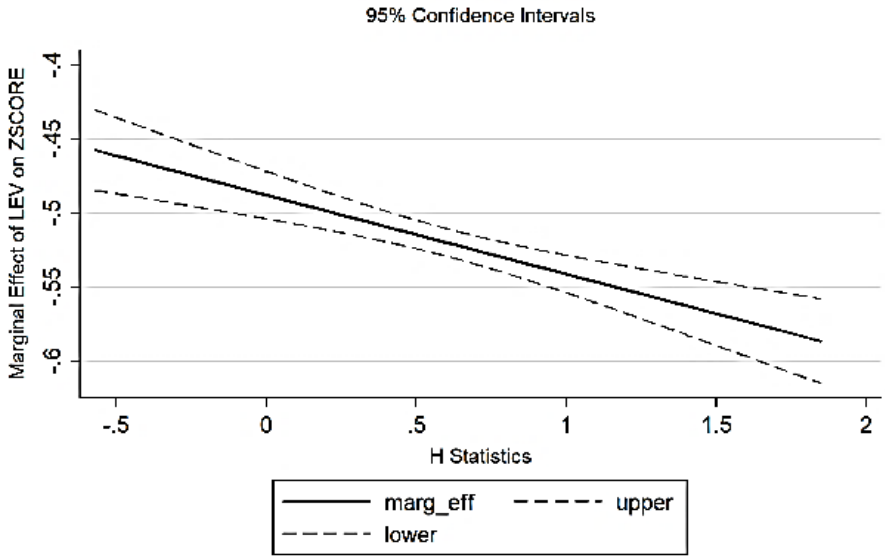

TABLE 1 - Estimation Results - Dependent Variable: Z-SCORE

	1	*2*	*3*
	Pooled	FE	RE
LBC	0.0386***	0.0506***	0.0431***
	0.0000	*0.0000*	*0.0000*
LEV	-0.4878***	-0.5097***	-0.4742***
	0.0000	*0.0000*	*0.0000*
INTE	-0.0533***	-0.0696***	-0.0598***
	0.0000	*0.0000*	*0.0000*
SALES	0.0102***	0.0329***	0.0108***
	0.0000	*0.0000*	*0.0000*
CASHFLOW	0.0529***	0.2435***	0.1323***
	0.0000	*0.0000*	*0.0000*
TANGIBLE	0.0810***	0.0584***	0.0803***
	0.0000	*0.0000*	*0.0000*
PRODU	0.0335***	0.0142***	0.0314***
	0.0000	*0.0000*	*0.0000*
DEBT_SUST	0.0252***	0.0021	0.0207***
	0.0000	*0.1640*	*0.0000*
DEBT_SUST2	-0.1889***	-0.0429***	-0.1571***
	0.0000	*0.0000*	*0.0000*
AGE	0.0005***	0.0090***	0.0006***
	0.0000	*0.0010*	*0.0000*
JACOB	-0.0032***	-0.0004	-0.0032***
	0.0000	*0.5960*	*0.0000*
GDP	0.0098***	-0.0041	0.0090***
	0.0000	*0.7880*	*0.0000*
Observations	296,828	296,828	296,828
test (LBC, LEV)	5295.76	1234.26	8843.57
	0.0000	*0.0000*	*0.0000*

Superscripts ***, ** and * denote statistical significance at the 1, 5 and 10 percent level, respectively. The p-values of the tests are given in italics. The standard errors (not reported) are robust to heteroskedasticity and autocorrelation. Years and sector dummies always included but not reported.

4. Conclusions

This work has investigated the impact of leverage on the financial stability of Italian small and medium-sized firms, evaluating whether this impact varies with the level of competition characterising local credit markets.

In line with the extant literature, my evidence confirms the role played by the leverage in deteriorating firms' financial stability (Warner, 1977; Kim, 1978 and Jensen, 1986). A possible interpretation of this finding is that higher leverage ratio could signal potential firms financial difficulties to the credit market. Consequently, to protect themselves from this risk, banks may require additional collaterals and interest premium, increasing the cost of external financing, which in turn reduces firms' investment. Thus, this mechanism may trap the firms in a vicious cycle that could deteriorate their financial stability.

Additionally, according to my results, the relationship between leverage and financial stability seem to be affected by the degree of monopolistic power characterizing the local credit market, which implies different bank-firm interactions and thus shapes different credit conditions. More in detail, my contribution shows that the negative effect of leverage on firm health is further amplified by increasing banking competition. Indeed, the drawbacks of increasing banking competition could overcome their expected advantages leading banks to be less inclined to finance risky firms. This presumably because, consistent with *the information-based hypothesis,* increasing competition reduces the incentive to invest in relationship lending as firms might easily switch bank, thus, excluding also the chance for banks to *lock-in* firms and gain rents in long-term relationships. To conclude, this work corroborates the idea that local credit markets play a role in influencing SMEs financial stability.

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The transport sector, tariff policies and interactions with the tourism sector

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Abstract:
The macro-theme that is proposed is the relationship among different economic sectors, particularly transport and tourism. Tariff policy and price competitiveness of geographical areas can be considered as an economic policy tool aimed at efficiently allocating resources with a view to sustainability, as well as the effectiveness of the services provided in compliance with the needs of the users served at a territorial level, all based on a correct forecast in programmatic terms of the costs necessary to carry out these actions.

The transport sector needs the efficient use of allocated resources as well as the achievement of an effective action that aims to meet the needs of the population and tourists. Currently, the tariff instrument applied to the various areas of the transport sector, on its own, has failed to attract a demand that guarantees coverage of the costs of providing services nor has it supported a consistent and sustainable demand for mobility. The analysis of these problems, through spending data, and the analysis of the interrelations among sectors allow us to examine and to grasp the peculiarities of the main macroeconomic variables. They affect the markets and direct resources where the implementation of services, actually appreciated by users/tourists, can be glimpsed. Therefore the specific object in terms of operational research is the following:
- analyse the current situation of the tourism market;
- examine interrelations among sectors;
- present econometric evaluation results of public spending finalised to tourism in support of the economic regional growth.

Keywords: Tourism; Allocative Efficiency; Transport sector; Economic growth; Sustainability.

JEL Classification: *D61; H42; L91; P41; Q01*

1. Introduction

Nowadays, transport is one of the most important factors determining the existence and development of cities. Almost all cities are under the pressure of traffic congestion. That congestion results in numerous social conflicts and is not in harmony with the natural environment, and it is the main source of most transportation problems. In such a situation, there is an urgent need to adopt a transport development model that could guarantee the mobility adequate to social demand but with the lowest possible impact on the environment.

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The constitutional principle of sustainable development is the way to solve the problem. In urban tourism, means of road transport (cars, buses, and bikes) and rail transport (trams, trolleybuses and underground) are especially important (Roman M. et al., 2014).

On the basis of the literature, bicycle traffic is mentioned in domestic and international documents as an important element of a sustainable transport model. The highlighted advantages are not only connected with transportation and ecology but also with health (Goodman et al., 2013; Handy et al., 2014; Sallis et al., 2016). At present, it can be observed that cyclists, including people who use bicycle-sharing systems, are very active. Bicycle rentals are services offering the use of a bike on a short time basis, for a deposit or at a fixed rate. The bicycles can be of various types: traditional ones, tandems, or carrier cycles. The bicycle is the most environmentally friendly means of transport as riding a bike does not poison the environment or emit fumes.

Shared bicycle use, like other types of travel behavior, is affected by multiple levels of factors, ranging from individual factors to social and spatial factors. Individual factors include socio-demographics characteristics, attitudes, preferences, habits, and self-efficacy. Social factors refer to social influences and culture norms. Spatial factors include both built environment characteristics (e.g. land use patterns, transport system) and natural environment characteristics (e.g. elevation, scale, weather). Together such factors form a socio-ecological model of travel behavior (Maas et al., 2020). Tariff policies, and more generally transport prices, have been commonly used in demand models as a primary determinant. In general, the prices of tourism goods and services, which include transport prices, have a negative relationship with tourism demand. The relationship may be sensitive to changes in domestic tourism prices in the origin country and therefore many demand models include prices of destination tourism products relative to the origin country in order to consider the cross-price effect (Kim and Lee, 2017). In this paper the role of prices are considered for explaining the role they may have in the decision process of tourists, and how tariff incentive policy for tourism purposes aims at expanding tourism spending. On the other side, public spending on tourism is considered a component of total public spending for promoting tourism and the economic growth.

2. Current situation

On the basis of European statistics (www.europa.eu) transport constitutes one of the largest expenditure items in the tourist budget, in fact it was calculated with reference to Italy, that it absorbs on average about 15% of the foreigners tourist's expenditure and 20% of the expenditure of the Italian tourist (data are referred to 2018).

The relationship between transport and tourism can be analysed by both on the demand side and on the tourist offer side.

On the demand side, it affects:

- the choice of the tourist location;
- the period of stay.

As well as in terms of expense, transport affects the choice of tourist resort also through the time taken, since the time consumed in the journey can be considered as subtracted from holiday. The correlation between transport and choice of tourist location has been statistically examined; it was found in this regard that the incidence differs according to the type of tourism and the way it is used (www.agenziapugliapromozione.it). Thus, the experience in a tourist activity that runs out over the course of the day such as seaside and mountain tourism for the residents, the transport per trips by car should not exceed four hours of total time. On the other side both international tourism and the movements by air have the time barrier of one day. The time that you intend to devote to actual transport tends to be associated with the

prevalence of tourism that runs out in a few days and that it is often linked to educational and cultural activities, congresses, international seminars, business meetings etc.

Under the aspect of the supply, precisely to affect the variable time, today the tourist agencies tend to propose offers that include the same transport time among the tourist activities; typical in this regard is the journey on sea cruises.

It can be noted that when the cost of transport tends to grow as a share in the tourist's general budget, mergers or agreements between companies can occur with the aim of managing transport services and companies that deal with hotel tourism businesses. Such joint ventures favor the preparation by companies of packages specially packaged to provide all inclusive services (Kim and Lee, 2017). These offers usually aim to economize the cost of transport by offering greater discounts in the low-user phases, so that the cost charged can fall to the minimum possible, and it is represented only by the coverage of variable expenses.

The most recent evolution observed within the tourism industry highlights increasingly close functional links between hotel companies and transport companies. This is found above all in the air transport sector, where the high costs of immobilization require the guarantee of a minimum utilization that only the close connection with the hotel industry can guarantee (ILO, 2010).

With regard to urban tourism, it is very important for the development of urban transport. Urban tourism, as a differentiated, complex and dynamic phenomenon, escapes through definitions and analyses and that is why some researchers prefer to use a term ‘big city tourism’. There is no doubt that tourism in urban areas adopting different forms has become an important element of the economic landscape of most big cities but also a factor in revival and development. Over the last years, there has been a significant change in the relationship between demand and supply in urban tourism. While in the past cities could differentiate their tourist offer and through marketing attract a certain type of visitors, nowadays the market of tourist towns is so saturated that many of them have lost their uniqueness. Tourist trails, including cycling paths, are another important issue in tourism. They mark routes for tourists by specifying descriptions and characteristic features (Roman and Roman, 2014). It is essential that the traffic on tourist trails is regulated. It is always necessary to comply with the signs. Non-compliance with the signs equals pure stupidity and means unnecessary risk for one’s own health and life.

3. Interactions among sectors

Now we can analyse other aspects related to the different relationships that exist between tourism sector and other sectors or parts of them. In analysing the role of tourism in a process of economic development, it is quite frequent to evaluate it also on the basis of tourist revenues, tariff policies, and therefore prices. In fact, tourist movements give rise not only, as it is intuitive, to flows of people, but above all to monetary flows. There is, therefore, a certain correspondence between the movement of people and the movement of money. However, this relationship suffers "interference" from the price competitiveness of a geographical area, referring to tourist services and its components, including prices of transport services, compared to other competing areas. We therefore want to emphasize that an increase in the number of arrivals and presences could paradoxically correspond, at constant values, to a decrease in the unitary income per day of presence or, in other cases, an increase in the *per capita* income lower than those recorded in other areas. These phenomena are difficult to estimate with a reasonable approximation because it is necessary to take into account both the trend in relative prices and those of the exchange rates between the so-called receiving and issuing areas and between competing areas.

Let's now see what are the economic effects connected to the tourism phenomenon present in an area. The increase in income connected to the expenses made within a certain area or a certain country by tourists from abroad can be considered as any increase in exogenous income that gives rise to multiplicative effects. In the literature there are sophisticated models capable of distinguishing the economic effects of a tourist expenditure on the sectors directly affected from those induced on sectors of activity whose essence is not conditioned by incoming tourist flows, but which receive from this an additional contribution of demand. This multiplier will be the greater the smaller the imports of goods and services in the considered area. In calculating the multiplier, a series of breakdowns are possible: with regard to imports, it is possible to evaluate the impact of tourism on the possible development of the transport sector, so as to achieve interdependence not only between demand and supply of goods and services, but also between times and levels of employment. This type of analysis underlies the following. A tariff incentive policy for tourism purposes naturally aims at expanding tourism spending; an economic incentive policy tends to accompany this expansion, to enhance its multiplicative effects. It is not about alternative policies, but rather about complementary policies.

We can now see what a territorial model of tourism growth can be. In the first phase, sectors linked to the current consumption of primary goods, including transport services, should develop. As the size of the tourist hub grows, service activities related to the construction industry and maintenance will develop. Finally, the so-called comfort tertiary sector will take hold. At this point, the area has effectively become a tourist resort, and the tertiary sector linked to safety and the luxury service sector development in it. It is worth underlining that at each step the underlying model implies an increase in costs and therefore in prices. Tariff and price strategies can therefore be a consequence of the evolutionary phases of a process of growth and development of a tourist area.

On the basis of this theoretical framework, it is possible to consider and evaluate the impact of public spending for tourism on regional growth.

There is an ample debate in the literature on the effects of public spending on tourism on the growth of the economy. The interest stems from the consideration that more and more public resources are allocated to the promotion of tourism, as the development of this sector, especially when considering the local scale, is considered as a concrete possibility to generate new employment and new income, while at the same time preserving the local traditions and the peculiarities of the territory (Frechtling, D., 2013; World Tourism Organization, 2019).

The most delicate aspect, but also the most interesting, is obviously that relating to the measurement of the impact obtained by public spending in terms of GDP growth and employment. There is now an extensive literature on the available methodologies and the limits of each (UVAL, 2011). The analytical choices must be adapted to the characteristics of the individual case and to the availability of data. In this paper, the choice fell on a regression analysis, which relates various economic variables (value-added and work units in the tourism sector, GDP, and overall employment) at regional level with the amount of public expenditure made by the local government for actions aimed at promoting tourism.

Public spending on tourism represents a component of total public spending and as such can have implications on growth in the medium to long term; it can, therefore, be treated as an input affecting the production function. To this end, the following four models have been estimated in which all variables are expressed in logarithms for which the coefficients represent elasticity.

$$ln_VA_turismo_t = \beta_1 ln_spesa_turismo_t + \beta_2 ln_accumulazione_capitale_t + \beta_3 ln_X_t + u_t \quad (1)$$

were, *ln_VA_turismo* represents the added value generated in the Apulian tourism sector, *ln_spesa_turismo* is the sum of the expenditure made by the regional and local

administrations for actions aimed at promoting tourism, *ln_accumulazione_capitale* are gross fixed investments as a percentage of GDP, *ln_X* is a vector of variables that measure tourism performance. They are: days of presence (Italians and foreigners) in the complex of accommodation establishments per inhabitant; attendance (Italians and foreigners) in the complex of accommodation establishments in the non-summer months (days per inhabitant); passengers arriving and departing from international flights at airports.

$$ln_Ula_turismo_t = \beta_1 ln_spesa_turismo_t + \beta_2 ln_accumulazione_capitale_t + \beta_3 ln_X_t + u_t \quad (2)$$

where, *ln_Ula_turismo* represents the number of work units in the tourism sector.

$$ln_PIL_t = \beta_1 ln_inv_fissi_lordi_t + \beta_2 ln_occupati_t + \beta_3 ln_popolazione_t + \beta_4 ln_spesa_totale_spa_t + \\ + \beta_5 ln_spesa_turismo_reg_t + \beta_6 ln_passeggeri_voli_internaz_t + u_t \quad (3)$$

where, *ln_PIL* represents the gross domestic product at market prices (current values) , *ln_occupati* are total employees, *ln_popolazione* is the population, *ln_spesa_totale_spa* is the total expenditure of the enlarged public sector, *ln_passeggeri_voli_internaz* are passengers arriving and departing from international flights at the Apulian airports.

$$ln_occupati_t = \beta_1 ln_accumulazione_capitale_t + \beta_2 ln_popolazione_t + \\ + \beta_4 ln_spesa_totale_spa_t + \beta_5 ln_spesa_turismo_reg_t + u_t \quad (4)$$

Table 1 reports the descriptive statistics of the variables used. The four equations are estimated using the ordinary least squares (OLS) method.

Table 1 – Descriptive statistics.

Variable	Obs	Mean	Std. Dev.	Min	Max
ln_pil	23	24.86398	0.1449468	24.52903	25.01353
ln_occupati	23	14.10309	0.0319724	14.04081	14.15768
ln_va_turismo	22	21.27949	0.296698	20.67993	21.65374
ln_ula_turismo	22	11.0339	0.145422	10.79343	11.26061
ln_spesa_totale_spa	18	22.29057	0.1462151	22.00072	22.47916
ln_spesa_turismo_reg	18	15.29158	0.2955299	14.91815	16.03861
ln_accumulazione_capitale	22	2.904188	0.0879338	2.757879	3.027397
ln_inv_fissi_lordi	22	23.15544	0.1860662	22.70539	23.39222
ln_popolazione	23	15.21354	0.0046362	15.20681	15.2241
ln_tasso_turisticità	23	0.9725132	0.2432403	0.5596558	1.32048
ln_turismo_no_estivo	20	-0.4872638	0.1749051	-0.8762531	-0.2248826
ln_passeggeri_voli_internaz	22	13.01116	1.266181	10.95949	14.66765

The following tables present the results of the estimates. Table 2 presents the estimates of equation (1). The results indicate that there is a positive and statistically significant correlation between the added value generated in the Apulian tourism sector and the expenditure made by the regional and local administrations for actions aimed at promoting tourism. This result is stable in all three estimated models.

Table 2 – Econometric evaluation results – equation 1

Dependent variable: Valore aggiunto del settore turismo	Modello 1	Modello 2	Modello 3
ln_spesa_turismo_reg	0.77928**	1.11030***	0.68835***
	(0.26405)	(0.26794)	(0.21166)
ln_accumulazione_capitale	2.49589*	1.68694	2.15569**
	(1.21051)	(1.48810)	(0.90687)
ln_tasso_turisticità	2.06144**		
	(0.76208)		
ln_turismo_no_estivo		1.09448	
		(0.98616)	
ln_passeggeri_voli_internaz			0.34265***
			(0.08240)
Observations	17	17	17
R-squared	0.99976	0.99966	0.99983

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Table 3 – Econometric evaluation results – equation 2

Dependent variable: Unità di lavoro del settore turismo	Modello 1	Modello 2	Modello 3
ln_spesa_turismo_reg	0.44006***	0.60297***	0.38886***
	(0.14149)	(0.14006)	(0.11542)
ln_accumulazione_capitale	1.13184	0.72000	0.98664*
	(0.64862)	(0.77786)	(0.49455)
ln_tasso_turisticità	0.99272**		
	(0.40833)		
ln_turismo_no_estivo		0.50207	
		(0.51549)	
ln_passeggeri_voli_internaz			0.16943***
			(0.04494)
Observations	17	17	17
R-squared	0.99974	0.99965	0.99982

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Table 3 presents the estimates of equation (2). Also in this case we find a positive and statistically significant correlation between our dependent variable, the work units of the tourism sector, and the expenditure for actions aimed at promoting tourism. Therefore, a stimulating role seems to emerge for interventions financed with regional resources. Looking at the other explanatory variables, it is interesting to note the positive and significant coefficients of the variables *ln_tasso_turisticità* (days of presence in the complex of accommodation establishments per inhabitant) and *ln_passeggeri_voli_internaz* (passengers arriving and departing from international flights at airports).

Table 4 presents the estimates of equation (3). The dependent variable used measures the value of regional GDP. The results of the estimates suggest a positive (and statistically significant) impact of the overall public expenditure achieved by the enlarged public sector (Model 1 and Model 4, Table 3).

However, the correlation with regional tourism expenditure alone is not statistically significant (Model 1 and Model 4, Table 3). Obviously, it is a predictable result, given the amount of spending on tourism alone.

Table 4 – Econometric evaluation results – equation 3

Dependent variable: PIL regionale	Modello 1	Modello 2	Modello 3	Modello 4
ln_inv_fissi_lordi	0.03005	0.04432	0.04468	0.04000
	(0.05433)	(0.04345)	(0.04523)	(0.04684)
ln_occupati	1.14408***	1.10872***	1.11306***	1.27146***
	(0.24057)	(0.18676)	(0.19605)	(0.16734)
ln_popolazione	-0.04891	0.48892***	0.44485	
	(0.19404)	(0.14593)	(0.31346)	
ln_spesa_totale_spa	0.39589***		0.03120	0.27232**
	(0.03030)		(0.19416)	(0.09758)
ln_spesa_turismo_reg		0.00282	0.00052	-0.01756
		(0.01082)	(0.01818)	(0.01346)
ln_passeggeri_voli_internaz		0.05713***	0.05270*	0.01859
		(0.00337)	(0.02778)	(0.01447)
Observations	18	18	18	18
R-squared	1.00000	1.00000	1.00000	1.00000

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Similar results are obtained if we look at the estimates of equation (4) in which the dependent variable is represented by the total number of employees (Table 5). It is interesting to point out that in this case the value of the variable coefficient *ln_spesa_totale_spa* is lower, which seems to suggest that public spending in Apulia has a greater impact on GDP than on employment.

Table 5 – Econometric evaluation results – equation 4

Dependent variable: Occupati regionali	Modello 1	Modello 2	Modello 3
ln_accumulazione_capitale	0.18025***	0.11520*	0.18959**
	(0.05828)	(0.05666)	(0.06571)
ln_popolazione	0.79103***	0.90134***	0.78778***
	(0.06020)	(0.01698)	(0.06284)
ln_spesa_totale_spa	0.06981*		0.07464*
	(0.03642)		(0.04001)
ln_spesa_turismo_reg		0.00442	-0.00559
		(0.01608)	(0.01576)
Observations	17	17	17
R-squared	1.00000	1.00000	1.00000

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

4. Conclusions

Scholars and local planners are becoming increasingly interested in the contribution of tourism to economic and social development. In the European cities that currently lead the world rankings for tourist arrivals, local governments have actively promoted tourism. Mobility is an essential issue for tourists visiting large cities since it is a crucial factor for their comfort. It also facilitates the spread of benefits across the city. In this study, a macroeconomic analysis was conducted regarding the economic-employment impact of the actions aimed at promoting tourism. The results of the estimates indicate that there is a positive and statistically significant correlation between the added value generated in the Apulian tourism sector and the expenditure made by the regional and local administrations for actions aimed at promoting tourism.

Equally, we find a positive and statistically significant correlation between the work units of the tourism sector and the expenditure for actions aimed at promoting tourism.

Therefore, a stimulating role seems to emerge for interventions financed with regional resources.

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A review of ISO 20671 - 2019 - Brand Evaluation

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Abstract: The aim of this paper research is to present to the scientific audience and other interested parties Standard ISO 20671:2019, between some of the most required international standards in the world, as well as some issues on application of this standard in Albania.
The way followed to prepare the research was creating the idea of the paper, gathering materials, data, information and statistics, reading all of them, selecting materials to realise the first draft of the paper. Later, the draft paper has been reviewed several times to write the final version. Later, abstract, introduction, conclusions and recommendations have been drawn.
The main recommendation is that besides the fact there are a lot of problems related to the aplication of ISO standards, ISO 20671:2019 included, in Albania, there is an increasing demand to be certified with such standards, which have an indication on doing business climate and life quality improvement too.

Keywords: ISO 20671:2019, International Standards Organization, information security

1. Introduction

Branding, Brand Strategy, Defining Brand, Brand Management, Brand evaluation, etc, are amongst the many strategic issues that are lacking in Albanian companies and issues which hold back the development of its products and services in the market.

Branding is one of the most neglected aspects of businesses in Albania. Branding is applicable to any business, large or small, retail Business to Business or Business to Consumer. Used effectively, a brand strategy can give a company the competitive edge. However, the term is often misunderstood. We shall look at what branding means and how it fits in to an overall strategy. A 'brand' sums up what the product and related image and benefits mean to the person who is using it: it is what separates it from the competitors. If we take a moment and think about different well-known brands, we can elicit a whole set of values: Porsche – luxury, high technology with the contingent values of success, Ariel – high quality, Dash, effective but low price, Apple – high technology and fashionable – a must have product range, Nokia – good quality but dated. Carefully crafted, the brand, the name can tell the world what sort of product it wants to be and the image it can confer on the user. Used wrongly, it can proclaim all the wrong things about the product. It is important to stress that this is not only about products but also about services or about anything else that the producer wants to sell. It can be about an actor whom the film producers use to get people to see the film, it can be a country (the BBC website is full of images to attract a user to take a holiday in India), or it can be about a political party, products and services.

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Many organizations seeking to brand themselves use a logo. Car companies, mobile companies are the leaders in this field. Many countries brand themselves with a logo. Political parties do so. The logo sums up the brand values – the image elicits all types of images and impressions of the product. As a consequence, the logo is used as a kind of shorthand and is used on all the communication methods of the organization. Website, packaging and promotional materials--all of which should integrate logo--communicates brand. Put in another way, an organisation that does not have a logo has no feature that is instantly recognizable to the general public or to the user.

Brand strategy consists of what to say, how to say it, to whom and also where it is said. The brand is communicated in every aspect of the organization and as such every communication point with the outside world will either enhance or destroy the brand image. . If the reception area is clean, the personnel all well dressed and polite, if the display and wrapping of a product is clean, if the telephone manner of the person from the company is sympathetic and business-like, then they brand values of the company and its products and services are enhanced. If one of the members of staff are rude, if the shoes of the one of the staff are not clean, it can communicate "I represent the company and I don't care". Thus, what an organization communicates visually and verbally, are parts of the brand, brand' strategy whether you want it to be or not. Thus, consistency in the message throughout the organisation leads to a strong brand equity, which means the added value brought to your company's products or services. In other words, if people trust your company, services or products more, they will be prepared to pay a higher price for it. In economic terms, therefore, a good brand means more profit.

The most obvious example of this is Coke vs. a generic soda. Because Coca-Cola has built powerful brand equity, it can charge more for its product--and customers will pay that higher price. This added value can also create an emotional attachment. For example, Nike associates its products with star athletes hoping customers will transfer their emotional attachment from the athlete to the product. For Nike, it's not just the shoe's features that sell the shoe. Even a Magnum ice cream "Magnum and I" tried to bring out this emotional attachment. Such companies or their brands that have invested time and money into their brands tend to be market leaders.

The starting point for an organization is to define what its brand is or represents. Good companies are constantly checking that the image they want to project for their brands are the images that are perceived by the consumers. This is done by a process of self-examination and by asking other people. It can be difficult, time-consuming and uncomfortable. It requires, at the very least, that the firm answers the questions below:

- What is your company's mission? What your company want to do? In today's environment, simply saying' we want to make money' is naive and primitive. It is about what does the company want to do? For example, a phone company doesn't talk about selling a network it talks about 'connecting people' which has a stronger emotional attraction to its target audience.
- What are the benefits and features of your products or services that are different from the competitors? If you cannot think of them, then the customer will certainly not know and therefore have no reason to buy into what you are selling.
- What do your customers and others already think of your company? Again, it is surprising that companies pay so little attention to this, especially in an environment where image is one of the primary obsessions of many people.
- What qualities do you want them to associate with your company? If you do not decide on the image you wish to create and try to communicate these images, then the consumer will make up his own mind about what you are and that is dangerous to the business.

Unfortunately, defining the brand' goes against all our natural instincts as an organization. We either does not know want other people think about us or we don't care. Indeed, many companies they think they know what the customer thinks about them. If large successful brands spend millions of dollars trying to monitor consumer perceptions, this suggests that it

may be necessary. Thus, this demands market research to learn the needs, habits and desires of current and prospective customers.

Brand management is therefore how the image of the brand and the relationship with the consumers and other stakeholders is perceived in the market. When we say stakeholders, we mean any individual or organization that can exert some influence over the image of the organization, for example, the media, the government, the local government, and the general public and, not least, with the employees. Developing a good relationship with these stakeholders is essential for brand management. Tangible elements of brand management for products include the product itself; look, price, the packaging, and for services such as a university, it is the look of the place and the people and the behaviour of the latter. The intangible elements are the experience that the consumer has had with the brand i.e. the product or the service. In all organizations there has to be somebody responsible for the brand but everybody in the organization is responsible for communicating the values of the brand to the outside world. For example, if a service organization wishes to communicate the idea that "it cares for the customer", it must also ensure that it cares for its employees and that everything that they do or say communicates the idea of "caring". This setting and communicating of values is not a luxury, it is an essential part of a successfully company, and the lack of it is an essential part of a company that does not know what it is doing.

Brand evaluation refers to the measurement of the value of a brand using relevant indicators that assess the impact of the brand on customers/users.

Brand evaluation includes both non-monetary and monetary considerations.

Brand evaluation and brand valuation are related concepts and synergistic with each other. Brand valuation is narrower and includes only monetary considerations.

While brand valuation is defined from the brand-owning entity's point of view, brand evaluation is defined from the perspective of all stakeholders

Brand evaluation is undeniably important to large corporations that can afford to spend money researching their brand, but even small businesses can benefit from the process. Performing a brand evaluation provides an objective sense of your brand's value and gives you a sense of what your brand is worth. It also can allow you to identify potential problems with your brand.

Purpose. Passion is one of the keys to being a successful small business owner; you need to believe in your brand even if others do not. At the same time, you don't want to let your passion cloud your judgement. Steve McKee, president of the marketing agency McKee Wallwork Cleveland, explains that the purpose of a brand evaluation is to step back and look at your brand objectively. Performing an objective evaluation allows you to view it as a potential investor would and provides you with an opportunity to correct any problems you might find.

Elements. There are several elements of a brand. Some of the elements you should evaluate are intangible assets, brand equity, brand value and brand awareness. Intangible assets are brand assets that do not have a physical substance but are valuable -- a trademarked logo, for example. Brand equity is a measurement of customer loyalty to your brand, while brand value is the security of future earnings from the brand -- or the amount of money you expect the brand to earn. Brand awareness is a measure of how well a brand is known by consumers.

*Performing the Evaluatio*n. As a small business owner, you do not have the same resources as a large corporation, so you can't fully evaluate every detail of your brand. McKee suggests asking simple questions about your brand, such as whether the brand is making consistent share gains, if it is generating outstanding margins and if the brand is clearly differentiated. Answer these questions using hard data based on your financial records. A useful model to apply is the Young and Rubicam model of brand equity growth, which measures your brand equity on two dimensions: vitality, or potential for growth, and stature, meaning the brand's esteem. The ideal brand has both a high potential for growth and high stature.

Financial Evaluation. An objective way to evaluate your brand is to look at the cost to create it. You can estimate these costs using historic costs, premium pricing, market value

and future earnings. Historic costs are simply the costs you have incurred to create your brand, premium pricing is the difference in value between a branded and unbranded product, market value is the cost to buy a similar brand and future earnings is an estimate of how much money the brand will earn in the future, discounted to the present-day value. Each of these estimates offers a different perspective on the value of your brand.

2. Objective and literature review

The objective of the paper was determining some issues on branding and brand evaluation, which can be related to the Albanian market, in terms of doing business and marketing practicalities in connection with management and quality of products and services offered in Albanian market during the period of trade economy and giving some ideas to improve the situation. This paper aims to look at the components of branding and brand evaluation exactly how this can help a product or a service under the Albanian business culture and local circumstances, as well as connecting theoretical issues with practical aspects of brands, branding, brand management and brand evaluation, etc.

2.1 Brand name

A brand is a name, term, design, symbol or other feature that distinguishes one seller's product from those of others (Pearce 2013). Brands are used in business, marketing, and advertising. Initially, livestock branding was adopted to differentiate one person's cattle from another's by means of a distinctive symbol burned into the animal's skin with a hot branding iron. Nowadays, a brand is part of the intangible assets of a company and can be more important that the tangible assets. These can include trademarks, goodwill, customer relationships and so on Brand owners manage their brands carefully to create shareholder value, and brand valuation is an important management technique that ascribes a money value to a brand, and allows marketing investment to be managed (e.g.: prioritized across a portfolio of brands) to maximize shareholder value. Although only acquired brands appear on a company's balance sheet, the notion of putting a value on a brand forces marketing leaders to be focused on long term stewardship of the brand and managing for value. Unsurprisingly, as there is no experience on brand valuation there is no value on a brand on a balance sheet.

2.2 Brand elements

Brands typically comprise various elements, such as:

- name: the word or words used to identify a company, product, service, or concept (example – T for Telekom – ex AMC, or Gastronom for food shop)
- logo: the visual trademark that identifies a brand (Digit Alb with its logo)
- tagline or catchphrase: "The Quicker Picker Upper" is associated with Bounty paper towels (Vodafone , Megatek)
- graphics: the "dynamic ribbon" is a trademarked part of Coca-Cola's brand (Some universities)
- shapes: the distinctive shapes of the Coca-Cola bottle and of the Volkswagen Beetle are trademarked elements of those brands (Digitalb – running red colour image)
- colors: Owens-Corning is the only brand of fibber glass insulation that can be pink (Vodafone , Eagle mobile).
- sounds: a unique tune or set of notes can denote a brand. NBC's chimes provide a famous example. (Vodafone, one of the supermarkets has a song)
- scents: the rose-jasmine-musk scent of Chanel No. 5 is trademarked (no example in local market)
- tastes: Kentucky Fried Chicken has trademarked its special recipe of eleven herbs and spices for fried chicken (Zgara Korçare with its original pie "lakror")

- movements: Lamborghini has trademarked the upward motion of its car doors (Merriam. 2016). (Jonny Walker, Digitalb)

2.3 Types of brand names

Brand names come in many styles. A few includes:

- **initialism**: a name made of initials, such as "UPS" or "IBM" EMC (TEG, RING, QTU)
- **descriptive**: names that describe a product benefit or function, such as "Whole Foods" or "Toys R' Us" (Gastronom, Zgara e Tiranës, etc)
- **alliteration and rhyme**: names that are fun to say and which stick in the mind, such as "Reese's Pieces" or "Dunkin' Donuts" (Te bahça – restaurant)
- **evocative**: names that can evoke a vivid image, such as "Amazon" or "Crest"
- **neologisms**: completely made-up words, such as "Wii" or "Häagen-Dazs" (Conad)
- **foreign word**: adoption of a word from another language, such as "Volvo", "Samsung"
- **founders' names**: using the names of real people, (especially a founder's name), such as "Hewlett-Packard", "Dell", "Disney", "Stussy" or "Mars"
- **geography**: naming for regions and landmarks, such as "Cisco" or "Fuji Film", (Qafë shtama, Zagoria, Trebeshina))
- **personification**: taking names from myths, such as "Nike"; or from the minds of ad execs, such as "Betty Crocker"
- **punny**: some brands create their name by using a silly pun, such as "Lord of the Fries", "Wok on Water" or "Eggs Eggscetera"
- **combination**: combining multiple words together to create one, such as "Microsoft" ("microcomputer" and "software"), "Comcast" ("communications" and "broadcast"), "Evernote" ("forever" and "note"), "Vodafone" ("voice", "data", "telephone") (Merriam. 2016) (Lufra, BBF).

2.4 Branding

Branding is a marketing strategy that involves creating a differentiated name and image - often using a logo and/or tag line - in order to establish a presence in the consumer's mind and attract and keep customers. Brand, a name, logo, slogan, and/or design scheme associated with a product or service.

- Branding (Promotional), the act of imprinting or engraving a brand name or symbol onto a product (Deka)
- Brand management, the application of marketing techniques to a specific product, product line, or brand (BAT Albania, Marketing & Distribution, etc)
- Employer branding, the application of brand management to recruitment marketing and internal brand engagement (Ecomarket)
- Internet branding, brand management on the Internet (Lufra, Vodafone, Birra Tirana)
- Nation branding, the application of marketing techniques for the advancement of a country (government advertisement for tourism development)
- Place branding, the application of marketing techniques for the advancement of country subdivisions (regional projects for development of specific sectors, like olives oil, medical herbs, etc)
- Personal branding, people and their careers marketed as brands (Ismail Kadare, Dritëro Agolli, etc)
- Co-branding, two companies/brands partner with each other to develop a product or an initiative, and sign such product or initiative with both brand names as the source (Deka & Olim)
- Branding agency, a type of marketing agency which specializes in creating brands (no example in local market)
- Faith branding, the application of marketing techniques to religious institutions or individuals (no example in local market)

2.5 Brand equity

Brand equity (Aaker 2009) as a set of assets (an liabilities) which linked to a brand's name and symbol that provide a product or service. Brand equity requires long term investment in time, money and, most of all a clear and consistent strategy and instinct as to what needs to be done. Together, they create the most profitable long term asset that a product or service can have:

- An awareness of how your brand creates value (Birra Korça)
- A brand creates value both for the customer and for the company – one cannot do without the other over a long period (Vodafone, Telekom, etc)
- All the assets are linked – of one of them is a negative (The name or the service element declines or the reputation is damaged) this effect the overall brand equity. Thus, the equity is vulnerable.

We will look at each of brand equity separately to see what they represent.

- Brand loyalty
  - Reduced marketing costs, as people recognize the brand, less money is spent on creating awareness (Vodafone, Birra Korça).
  - Trade leverage – The retailers will need to stock the brand (e.g. Coca Cola, Pepsi).
  - It keeps people away from competitors.
- Brand awareness
  - People are familiar with it and this is a part of their "comfort" zone (QTU).
  - The positive image of the name can be stretched to similar products (Doka bags and/with accessories).
  - It signals value to the customer.

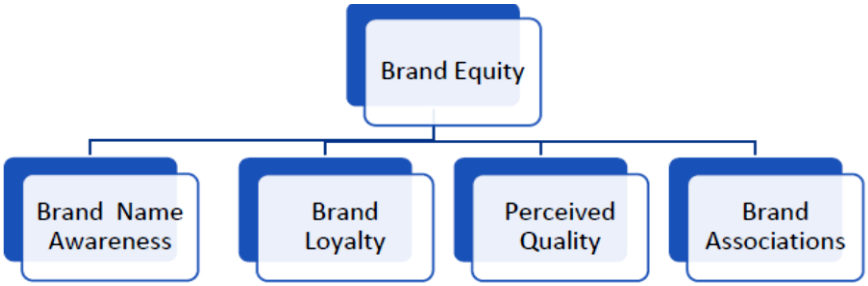

Fig. 1. Brand equity

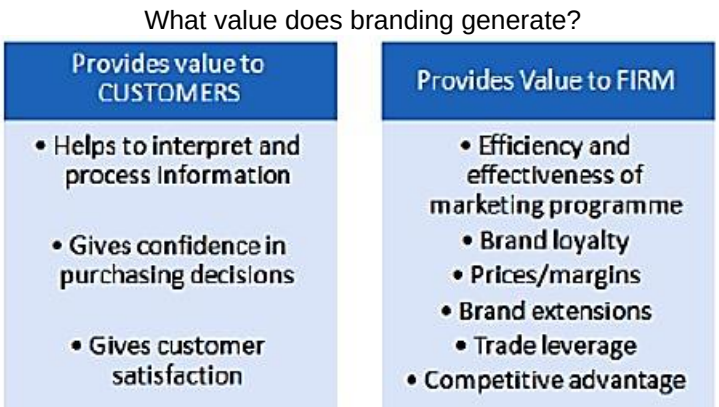

Fig. 2. Branding value for customer and firms

2.6 Brand awareness

Brand awareness is simply the degree to which as brand is recognised along with its positive associations. Familiarity and liking is the suggestion that the more familiar the brand, the more the consumer tends to be sympathetic to it. At a basic level, the consumer prefers to buy something they know already than they something they don't. The psychology is similar to

being at a party – you are on your own, you don't know anybody except someone whom you have talked to once, although briefly. You tend to approach that person rather than a complete stranger. With consumer goods and services, there is the additional feeling that if a brand is well known, it's because people have bought it and therefore it must be good. However, high recognition is not always a good thing – it can be so familiar that the consumer fails to notice it anymore. A passive recognition is not a positive sign as the brand risks being ignored. Brand awareness here is important.

- Perceived quality
  - People have a reason to buy (Samsung, Nokia – mobile phones)
  - It differentiates the product from its competitors (Audi, BMW)
  - People are prepared to pay a higher price (Benz Mercedes)
- Brand associations
  - It creates a positive feeling (several clothes brands)
  - The name brings a wide range of positive associations
  - The brand values can be extended to other products
- What does branding generate?
  - For the consumer
    - Gives them confidence in buying decisions (bio products)
    - Gives them post-purchase satisfaction (high quality electronics)
    - Gives them a short cut – to interesting information (Go tech, Globe)
- For the company
  - Provides added value
  - Gives more profits
  - Competitive advantage (Globe, Go Tech)
  - Has a clear message on which to coordinate marketing communications programs.

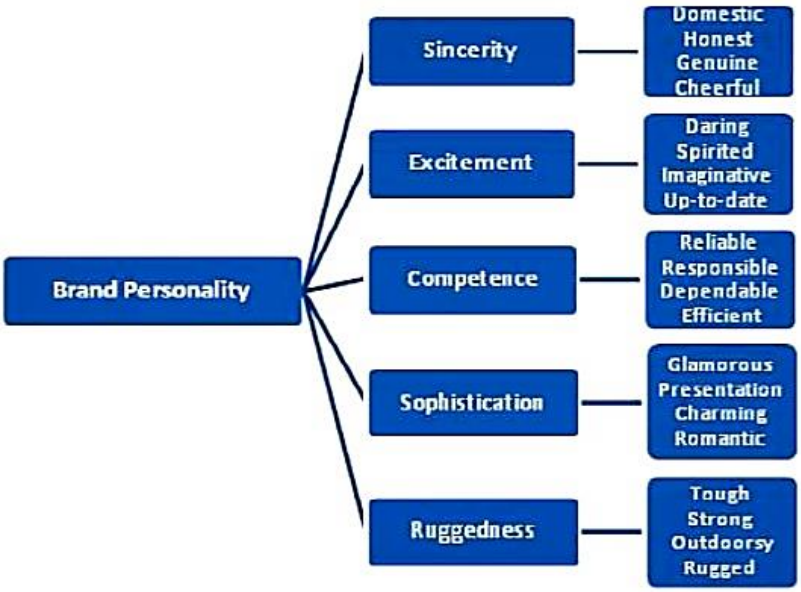

Fig. 3. Brand personality

2.7 Historical change

Traditionally, branding was focused on creating a clear awareness of the product which stood out from its competitors. This coincided with the early days of shopping when the consumer bought "over the counter" and was important for the producer for the consumer to "say the brand" rather than the product and let the shopkeeper make the choice. This was about share of voice.

Later, as products fought for recognition on the supermarket shelf and the consumer was faced with lots of competing products which were broadly the same, the producers tried to

differentiate by creating a difference in the product itself e.g "new", "improved", "toothpaste with a stripe", etc. This was about product differentiation. However, this could be confusing for the consumer so the emphasis shifted to "creating an image" with various image attributes that have less in common with the intrinsic attributes of the product. This meant brining in another associations e.g Coca Cola, American or Pepsi young, Marlboro, 'Macho'. The later brands have tried to create an association with the buyer to create loyalty, e.g "Me and my Magnum". At best, the brand is cleverly positioned to make the consumer believe that they reflect the values that they hold.

- Why is it hard to build brands?
  - Pressure to compete on price – no money for brand building
  - Immediate pressure to just sell
  - Demands good knowledge and expertise
  - Competitive market
  - Pressure to invest in other parts of the company
- How does branding create value?

1	**Identification**	To be clearly seen, to quickly identify the sought-after products, to structure the shelf perception
2	**Practicality**	To allow savings of time and energy through identical repurchasing and loyalty
3	**Guarantee**	To be sure of finding the same quality no matter where you buy the product or service
4	**Optimisation**	To be sure of buying the best product in the category, the best performer for a particular purpose
5	**Badge**	To have confirmation of your self-image or the image that you present to others
6	**Continuity**	Satisfaction created by a relationship of familiarity and intimacy with a brand that you have been consuming for years
7	**Hedonistic**	Enchantment linked to the attractiveness of the brand, to its logo, to its communication and its experiential rewards
8	**Ethical**	Satisfaction linked to the responsible behaviour of the brand in its relationship with society (ecology, employment, citizenship, advertising which doesn't shock.

Tab 1. How the branding creates value

2.8 The corporate brand

The branding of an organization being it a company or a political party or a country, depends on several factors:

- Emotional appeal (trust, admiration and respect)
- Products and services (quality, innovativeness, value for money and so on)
- Vision and leadership
- Workplace quality (well-managed, appealing workplace, employee talent)
- Financial performance
- Social responsibility

2.9 Different products – different brands

One important question that we need to answer is:

Do all the theories about brands apply to different types of brands?

For example.... We might add sporting heroes such as David Beckham which is now a multi million Euro brand which helps to sell such products as Police sunglasses and Britain's bid for the Olympic games in 2012, or countries, such as Britain's "Cool Britannia". The answer is yes and no. Some principles of branding are broadly true across all categories: some principles are specific to product categories. Let's look at some of them:

Luxury, pharmaceutical, internet, services, fresh produce, consumer, countries, political parties, universities, celebrities.

a. Universities:

Many years ago, Universities were able to compete and be the best in their own countries. Now with the increased mobility of people and globalisation, Universities and particularly Business schools are competing in the international environment. Oxford and Cambridge are no longer judged as the top universities in the UK, but judged on their world ranking. Thus, major universities now are very careful about improving their reputations: How do they do this? By attracting famous professors who have published major books in their field, by attracting the best students who then go on to become famous in their fields, by producing significant research and by attracting investment in facilities.

Thus, Professor Philip Kottler made North Western University a major centre for marketing, as did Malcolm Macdonald at Cranfield in the UK. From time to time, some major scientific research is published and the University's name is mentioned. A good reputation attracts better students and increases the reputation. Conversely, a bad reputation is extremely difficult to lose and no advertising can change that. A classic example is HEC (Ecole de Hautes Etudes Commerciales) was an example of a school which became steadily successful: It took the two year Harvard MBA and made it a one year qualification which in turn attracted the best European students and who became successful businessmen and academics. The success became self perpetuating. It is not possible to compare this with local situation in Albania for high education sector.

b. Celebrities

The main questions are: "What makes a celebrity?" "When they are as famous outside their sport or acting, as they are as are in them?" Companies have recognised this and have used their significant personalities to endorse or support a brand. They can be real characters whose main features add strength to a product. For example: Jennifer Aniston (L'Oreal, because you are worth it), Justin Timberlake (McDonalds), etc, but there is a danger with such endorsements, for example" Michael Jackson and Pepsi, Rothman with Ayrton Senna, etc, but fictional characters James Bond, Harry Potter, etc has earned more in licensing revenue than in films, as have Disney characters like Barbie, Hasbro, Batman, etc. A good local example of image use is Deka with the very first Miss Albania, V. Selimllari, but on the other side, in every spot she never expressed the same or similar message to be remembered by clients.

Dead people, Picasso's ancestors formed a company and sold the name as a brand e.g to Citroen, If you put Aristotle, or Plato this conveys certain values – it would work on a piece of technology but not on a shampoo. Dali perfume sells well in Japan.

In Albania we have done it uniquely with Skenderbeu – what values does he convey? Can a politician be a brand (For example: Obama, Tony Blair)? Do your politicians need a bit of brand building? Should PM, President or Speaker of Parliament have donated lots of money to a children's home or is it sufficient to drive a large car or carry a Rolex?

If a subject wants to use a famous person, living or dead as a brand for a product or just to make them a brand your need to ask these questions:

1. What are my values?
2. What are the facets of my identity?

3. What role do I play for the audience?
4. What myth do I embody?
5. What are my recognition signs?

c. Luxury brands

The luxury brand, which has managed to make the consumer part with a greater amount of money have some specific attributes and fall into specific categories:

a. The beauty or the excellence e.g Porsche, Rolls Royce
b. Creativity Sensuality, e.g a perfume
c. Timelessness, international recognition, e,g Rolex
d. Perceived rarity value e.g an expensive scotch

There are basically two strategies that companies employ for their luxury brands:

a. Creating a "cult" for the product and relying on historical associations
b. "Telling a story" rather than relying on tradition.

Thus, we have shown, there is no great mystery to branding. It demands a clear view of what image a company wants to communicate in a way that will be acceptable to their buyers or stakeholders and it demands a consistent strategy and at the same time one that is adaptable to changing circumstances.

3. Brand evaluation

The international standard **ISO 20671** *Brand evaluation - Principles and fundamentals*, provides guidance to organizations, regardless of their activity or size, on the evaluation of brands. The standard was developed by the ISO/TC 289 committee, which started the project in May 2016, finishing it during the ISO/TC 289 Plenary Meeting held in Milan at the UNI headquarter from 11 to 13 June 2018. The first edition of ISO 20671 was published in March 2019.

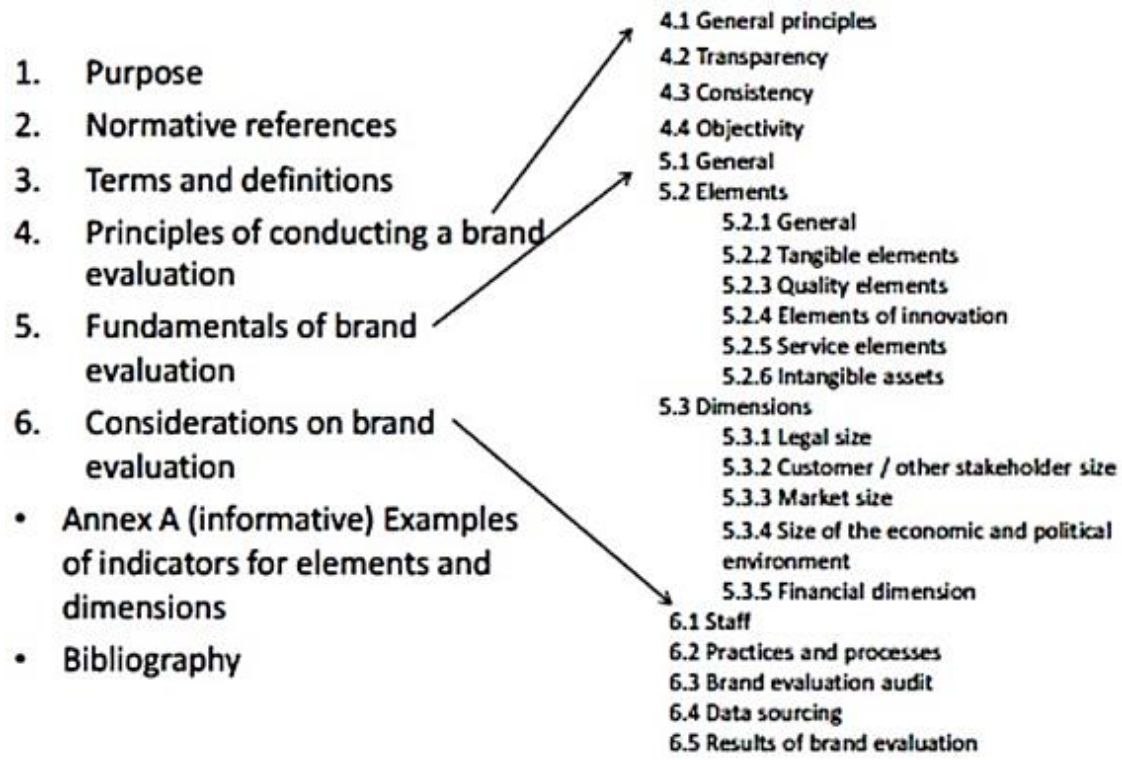

Fig. 4. Main requirements of the ISO 20761 : 2019

3.1 Brands as assets

Brands are one of the most valuable yet least understood assets.

A brand identifies an entity's goods, services or the entity itself as distinct from what is offered by another entity. A brand can thus be connected to an entity, a product/service, lines/portfolios of products, a city, a region, etc. The offering entity can be commercial or not-for-profit. In all cases, however, the function of the brand is to establish a distinctive identity for the entity in the market. In practice this has traditionally implied communicating the unique benefit(s) of the entity's goods or services as compared to other goods or services that might otherwise be seen as similar. This benefit(s) can be functional as well as emotional or social. Increasingly, brands also seek identification with experiences that are connected with an entity through its actions, services or other operations. These experiences go beyond the mere usage of the product or service and lead to a higher-level engagement with them. Brands ultimately exist in the minds of stakeholders as the impressions, benefits, and experiences that they associate with a good or service.

Brands have value to both to the entities that have rights to the brand and to stakeholders who value the functional/emotional/social benefits and experiences they associate with the brand. The primary purposes of a brand are to increase the total business value of the brand-using entity, reduce risk, and extend the sustainable existence of the brand-owning entity. Even though brands vary markedly in terms of the benefits or experiences that define them, it is undisputable that a strong brand can bring financial benefits. In practice, strong brands attract customers and add revenue through increased price and/or volume premiums including repeat purchase loyalty.

More broadly it is also the case that brands can reduce costs and create a competitive advantage in the minds of stakeholders. A brand thus has an impact on revenue and profitability and can influence corporate value.

3.2 Brands as financial assets

From an entity's viewpoint, a strong brand is a valuable asset. Its value ultimately depends on the value of the brand to stakeholders. Therefore, there are two different vantage points from which an offering entity can assess the value of its brands. One is through a financial valuation approach. ISO 10668 Brand Valuation - Requirements for Monetary Brand Valuation - provides more details on approaches for doing brand valuations.

The second vantage point is through a non-financial evaluation approach. This document puts forth a rigorous framework for the latter and a set of principles for conducting a brand evaluation from an input/output point of view. As such, it is intended to serve as the standard for the development and implementation of other standards for brand evaluation and valuation. Since it is a meta-standard, it is anticipated that further development will result in greater precision in defining terms, measures, and processes.

3.3 Brand evaluation and brand valuation

Brand evaluation refers to the measurement of the value of a brand using relevant indicators of input brand development elements and output dimensions that assess the impact of the brand on consumers. Brand valuation refers to the estimation of the monetary value of a brand to a company in a transaction whether it is internal or external (as with an investment, purchase, sale or licensing agreement). It is the financial equity the company has in the brand as a transferrable asset. Brand evaluation is broader and includes non-monetary considerations.

Brand evaluation and brand valuation are related and synergetic with each other. Brand valuation is defined from the entity's point of view. Brand evaluation derives from the stakeholder's point-of-view.

This document focuses on brand evaluation but considers this within a general framework that recognizes the relationship between brand evaluation and brand valuation.

3.4 Brand evaluation framework

The complete brand evaluation and brand valuation framework is illustrated in Figure 1. The framework has three parts. Each part calls for identifying the value of a brand in a particular way.

Each part builds on the prior part in moving from evaluating the brand from the stakeholder's to the entity's point-of-view. It identifies input elements used to develop brands and output dimensions that assess brand strength, which leads to brand performance, financial results, and ultimately brand valuation. Emphasis in this document is on the overall principle of analyzing and reporting brand value and on details of the input and output components of this framework. It should be noted it is possible to consider each of the three parts of the framework in a separate way.

3.5 Brand development

Brand development is based on the contribution of the five elements: tangible resources, quality, service, innovation (technology or process), and intangible resources. These five elements underlie the success of any brand, and can be (eventually) considered as causal determinants of the strength of the brand.

Brand-operating entities contribute necessary input or investment in the five elements, which form the foundation of brand value. Brand value is then delivered and communicated to the market through tactical brand support and brand activities.

3.6 Brand strength and brand performance

Brand strength is the extent to which a brand is positive or negative in its potential to affect customers and other stakeholders. This can be measured in many ways. Different dimensions, such as the legal strength of the brand or its strength as measured by consumer ratings, can be used. For any one dimension there are multiple possible indicators.

Possible indicators of each dimension for assessing brand strength are detailed in this document. In assessing the value of a particular brand it is necessary to select indicators that are appropriate and relevant to that brand. Different indicators and weights might be used, for example, for fast moving consumer goods versus luxury services versus industrial goods versus destination cities.

Brand performance evaluates the brand's impact in the market. For instance, a strong brand might have a weak impact in a market category if other purchase factors are more important than the brand. A weaker brand might have a greater impact if other purchase factors are not important. (The level of competition would be an example of other purchase factors.)

Evaluating brand performance requires an in-market comparison or simulated market test to estimate the extent to which a selected measure of brand strength translates into a different level of sales or acceptance. The second part of the framework, the middle section of Figure 1, calls for determining brand performance as a measure of the extent to which brand strength is correlated with or affects brand performance in a market test appropriate to the brand. In other words, brand performance provides an estimate of the extent to which brand strength affects market level customer/stakeholder behaviour. This can also include measures of financial results.

3.7 Brand valuation

Brand valuation reflects the process of assessing the monetary value of a brand. Brand strength and performance can be applied to a financial cash flow metric such as sales velocity or margin levels in order to attribute a brand's contribution to cash flow. This provides a final measure of monetary brand value. Thus, a brand performance assessment naturally feeds into a monetary brand valuation.

3.8 Continuous Improvement

Continuous improvement is informed by changes in brand evaluation results between two periods. Presently brands are too often taken as incidental business expenses necessary for the sake of having a name, a logo or a trademark. Brands can be proactively managed and measured at least annually to increase entity value. Therefore, brands shall be managed using this brand evaluation document to increase entity value as established by improvements in brand strength and brand performance and ultimately indicators of financial results.

For organizations that seek to increase brand value, brand evaluation thus creates a feedback loop for the continuous improvement of a brand that leads to greater value for the entity over time. By investing (changing the composition and level of brand input elements) based on such feedback, brands can be improved to provide greater benefits and better experiences to customers and other stakeholders and higher returns on the brand asset to the entities which use and own the brand. This document therefore constitutes a basis or departure point for high-level corporate planning and governance, including best practices for brand management.

The principles of this framework also apply to external investors and lenders. By evaluating brand strength, brand performance, and financial results, targets can be defined not only for the internal planning process but also for investors and lenders who realize the importance of brands as valuable assets.

The three-part framework recognizes that any brand evaluation is complex and multidimensional, and it constitutes information for multiple uses. Moreover, brand evaluations for some purposes may be restricted to brand strength. Improvements to brand strength can be identified through continuous measurement of the relationship between brand input elements and the dimensions that make up brand strength. In this framework, however, brand strength is a first step in evaluating brand performance, the impact of the brand in the market, where other variables such as competition can affect outcomes. Brand performance can in turn be used as part of a method for determining a monetary brand valuation.

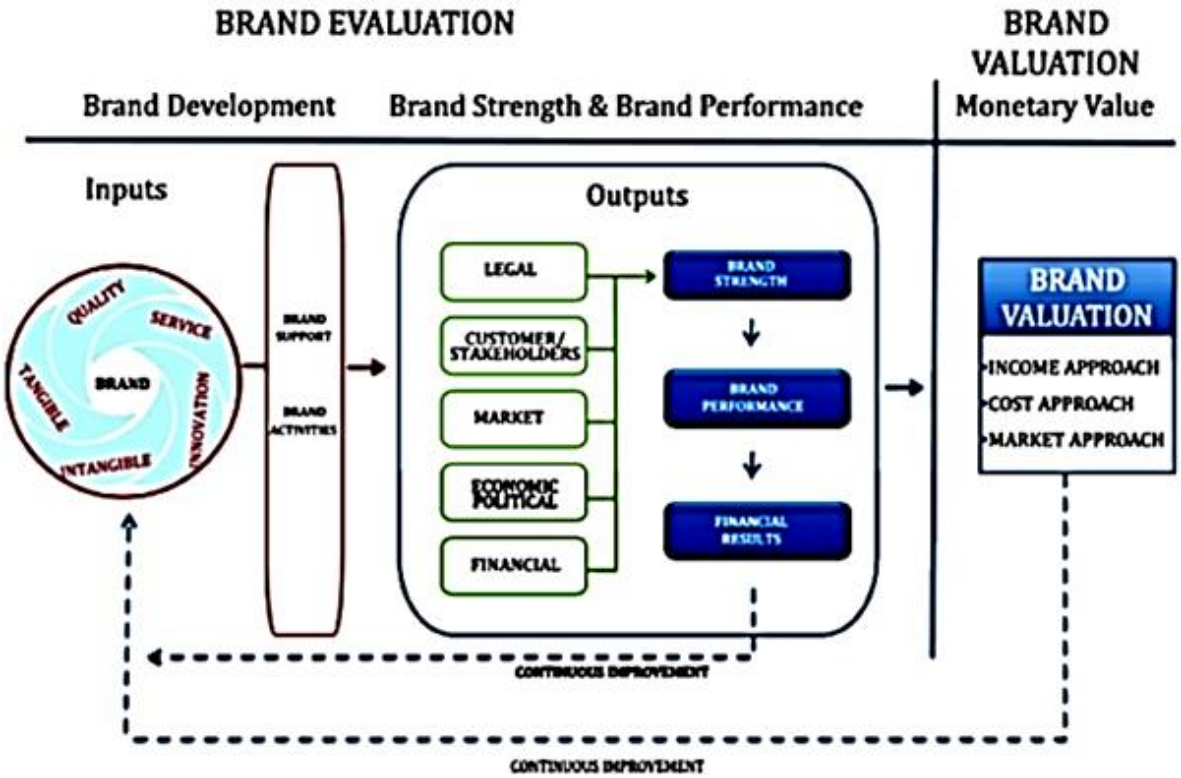

Fig. 5. Brand evaluation and brand valuation

3. Methodology

The methodology of this research relates to the combination of different research methods, concretely, collecting a very broad information about the brands, branding, brand management, brand evaluation, etc, as well as information about relations between branding & brand management with marketing, marketing management, quality of products and services, doing business practices, etc. Further all the information, data, figures, etc, are re - read and further defined what information is available. Further comparisons are selected based on the information and data and facts collected mainly from primary sources. At the end, based on the respective analyses, recommendations are given.

4. Results' analysis

Finally, it should be stressed that although companies in the Albanian market have some sort of branding e.g. logos, the notion of clearly defining the brand and ensuring that they are communicated effectively is not well –practised, combined with lack of certification with ISO 20761 : 2019 – Brand evaluation international standard. In fact, Albania is between low number of firms certified with ISO standards in Europe. Only around 600 – 650 Albanian firms have been certified with ISO standards, mainly with ISO 9001 : 2015, ISO 14001 : 2015 and ISO 45001 : 2016, which are the standards required mostly for participating in public procurements. Thus, this leaves room for innovative firms, which want to expand their business using brand and brand management tools too, besides the other business methods and tools. Considering Albanian market, there are several issues to be addressed on brand and brand management improvements.

The following sum up the essential tactical initiatives of a successful brand strategy as a check-list: (Ries 2016)

- **Get an unforgettable logo.** Put it in the right places.
- **Write down brand messaging.** What are the key messages the firm wants to communicate about brand? Every employee should be aware of firm's brand attributes.
- **Integrate brand.** Branding extends to every aspect of the firm's business—how the phone is answered, what salespeople wear on sales calls, e-mail signature, everything.
- **Create a "voice" for company that reflects brand.** This voice should be applied to all written communication and incorporated in the visual imagery of all materials, online and off. Is brand friendly? Be conversational. Is it old, is it fashionable is it formal?.
- **Develop a tagline.** Write a memorable, meaningful and concise statement that captures the essence of brand and the idea that you want to communicate.
- **Design templates and create brand standards for marketing materials.** Use the same color scheme, logo placement, look and feel throughout. There is no need to be fancy, just consistent.
- **Do what the brand says.** Customers won't return to the firm--or refer the firm to someone else, if the firm doesn't deliver on the brand promise.
- **Be consistent.** It involves all of the above and is the most important tip. If the firm can't do this, attempts at establishing a brand will fail.

The smaller the organisation, the easier it is to manage the brand and the communication of the brand. However, one bad mistake can destroy the image. That is why, companies react speedily to any faulty product or aspect of the service.

- **Being customer oriented and not competitor oriented.** Being in touch with what the customer wants is absolutely essential. Customer preferences also change so what they wanted two years ago may not what they want now. Research and up to date feedback from customers is essential.
- **Not defining focus.** Every successful brand has a focus that is the one thing that makes a company or a brand better or different from the others. For example, a pizza might be "the most popular" in the market, or "home delivery" or "better ingredients", each company in its product category, be it pizzas, mobile phones, universities, a shoe shop or a political party needs to focus on the one thing that it is good at and that is important to the customer and how can that be communicated in a few words?
- **A name that doesn't sum up the product, the service and is not memorable: e.g Monster Drink**.
- **Not using a strong visual.** E.g Kuqalashe that requires either a change in strategy or a different brand name, or both.

5. Conclusions

- Branding is essential for successful growth as can be seen by successful global companies.
- Branding demands an understanding of what the public wants, how it sees the company and the ability of the company to understand itself.
- It also demands an understanding of what it is doing right and what it is doing wrong.
- It must be ready to change.
- A company needs the discipline to follow the brand building process and to manage it effectively.
- Besides the fact there are a lot of problems related to the aplication of ISO standards, ISO 20671:2019 included, in Albania, there is an increasing demand to be certified with such standards, which have an indication on doing business climate and life quality improvement too.
- Brand evaluation and brand valuation are related and synergetic with each other. Brand valuation is defined from the entity's point of view. Brand evaluation derives from the stakeholder's point-of-view.

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Panic Buying During a Pandemic – Is it Truly Irrational?

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Abstract: A global pandemic can have many negative effects on society as a whole, a myriad of which changes the economic atmosphere. This paper focuses on one aspect: panic buying, in which the uncertainty of consequences leads consumers to stock on many goods, in an attempt to avoid market shortages (Zheng, Shou &Young, 2020). The question of whether this behavior is rational will be investigated, to shed light on how valid the economic model of a 'rational consumer' is in times of a global crisis.

Keywords: pandemic, economic behavior, modelling

1. Introduction

In December 2019, there was a virus outbreak in China which would later have a global effect on every country. As the curve of confirmed cases grew exponentially, so did the anxiety and panic level of consumers, who then engaged in a period of panic-buying. Huge lines were observable everywhere and soon this event was at the center of the news as many vital products to healthcare givers (such as masks, disinfectants, plastic gloves, etc.) were in shortage. However, these weren't the only items missing. The internet was full of pictures showing empty shelves, all over the world.

This investigation will start with the assumption that this behavior is economically irrational, for the following reasons: Despite the dramatic rise in the numbers of infected patients, the chances of survival and recovery proved to be very likely, in contrast to other pandemics or epidemics the human race has had to endure. Governments made sure to let people know grocery and essential stores would be kept open, even in a time of quarantine. The transport of essential goods would become harder, but there was never any news predicting a supply shortage. That being said, by panic-buying people managed to create a shortage. If the right information was available, why did this event happen? We would think that a 'rational individual' given all the information about the virus, how it is spread, and how it could be avoided, wouldn't stock up masks and canned beans, yet that could have a valid explanation.

Some could claim that economics does take into account the effect of uncertainty, but we believe this is not the case here. The information has been available like never before, and updates have been constant. There has been reassurance of the availability of essential goods, and there has been scientific proof that masks serve very little (WHO, 2020). Masks are in this case an example of the prevention paradox, where a preventive measure brings more ben-

efits to the community (by wearing a mask you protect others), rather than each individual (you don't do much in protecting yourself). Yet, people engage in panic-buying behavior, leaving stores, and pharmacies in need of products. For these reasons and the ones mentioned above, other possibilities will be explored, as to why this happens.

2. Behavioral Response

At this point, behavioral science can help us understand the functional structures behind such actions and infer significant conclusions, which hopefully, can contribute to the understanding of our decision-making process in times of crisis. Information is not sufficient in these situations, as panic does not stem directly from it. Thus no matter how much information was provided to the public, that alone could not contain the wave of anxiety that went through the population. The cognitive theory of panic proposes that merely thinking about an event that can produce panic, will lead to it (Carson, Butcher & Mineka, 2000). That would mean that people still not affected by the virus, could be having thoughts about what would happen to them. This would in turn make them react (psychologically) as if they had the virus, or they would be very scared of getting it. This kind of behavior is not odd at all in such unstable times. Several doctors over the world report people coming to them, believing they had symptoms, when in fact nothing was truly there. The human mind is powerful enough to construct such feelings.

Another possible explanation could be the human brain trying to 'tie-up' a chaotic situation that it doesn't understand. To make sense of the world, the human mind tries to gather all 'points' and create a 'pattern'. Whether these points are truly connected or not is unknown, but this process happens subconsciously so it becomes hard to manage (Cheng, 2004). The response is automatic, it gathers thoughts, previous experiences, and the sources it has at hand and with those manages to make assumptions about the whole picture. Thus, when people become aware of one or two cases of the virus, they immediately think this will become a trend, and they panic. It is easy to think a disease is going to wipe out the population, given all the history of pandemics. What they fail to take into account when panicking is how developed technology is and the real gravity of the virus compared to others.

People are also prone to heuristics. The 'availability heuristic' can lead to many errors by overstating the probability of highly-publicized news, and making people more afraid. It is safe to say that the news was not lacking, with most TV-channels covering this specific topic, several times per day. In the case of SARS (severe acute respiratory syndrome), phobia among people increased as no vaccine was available, and that seems to be similar for COVID-19 as well. The way we perceive risk can be very biased, for many reasons, and constantly mentioning cases of the disease or using emotive language can be one of them (Lunn et al., 2020). In most models of health-related behavior, the thought of being at risk is going to produce a behavior change, and in such extreme cases, this is exactly what we should expect.

Behavioral science, in this case, teaches us that behavior is meant to be altered given the conditions, and we should do no less than expect it to change, and manage it from there

3. Social Learning and Media Coverage

Having said all of the above, another critical issue that must be emphasized is the management of supply disruption caused by the excessive buying of consumers overtaken by panic. The term 'supply disruption' is related to the suspension of the natural pattern of production

or, in other words, to the intermission, the supply chains undergo due to either external or internal factors.

As a consequence, to avoid future shortages, people who perceive uncertainty the most, stockpile considerably large amounts of goods, becoming substantial representations of a 'panic-buying' consumer.

Nevertheless, another element affects such behaviors, cooperating with uncertainty, and impeding rational reasoning among individuals. Under such circumstances, human beings are largely influenced by the performance of others and the choices they make. Because of being in a vulnerable mental and emotional state, they deduce that the actions of the ones surrounding them are indeed right and rule out the actual similar irrationality with which each person is endowed. Thus, what happens is that everyone under such an influence believes that his peers possess additional information and recklessly imitate the behavior. Social Learning is the term that encapsulates this whole process (Zheng et al.,2020).

Moving forward, to obtain an understanding of the bigger picture, it is necessary to scrutinize through the content provided by the media. Lately, the prior concern on which all the media gather and convey information about has been the Coronavirus outbreak. However, while being more self-conscious when receiving this information from several diverse sources, there is an easily-observable similarity that unites them: overdramatizing. This comes at the expense of delivering an essential element of the threat, which is how to fight or prevent it, rather than just emphasizing how deadly it is, and subsequently inducing uncontrollable fear to the citizens of this world.

In fact, panic-buying does not always emerge from human emotions, it might as well be the outcome of the exploration of all the set of possible behaviors available, by a rational risk-averse agent (Lunn et al.,2020). When the current situation is addressed as 'critical', the virus is described as 'fatal (to some people)', and the news displays numbers of victims more frequently than recovered patients, it is natural to hold onto pessimistic points of reference, making even the few hopeful events as trivial and thus, pointless in the context of affecting human behavior.

The media must responsibly organize and reproduce the information to avoid any misinterpretations and, therefore be truthful to the original event. Accurately presenting the facts might not only help in avoiding unnecessary overreactions of people, which can cause many unfortunate outcomes, but it can additionally strengthen the position of the media in society, making it more reliable and acceptable. In essence, the role of it is to foster collaboration and unite people to support each other, minimizing the possibilities of the escalation of panic-driven behaviors.

4. Questionnaire

To test how these behavioral theories come into practice in the current situation, a questionnaire was prepared and distributed to people in Albania and Turkey. The sample is made up mostly of students, but there was also a considerable number of middle-aged people. The English version of the questionnaire can be found at https://forms.gle/HpY1x1q1xm4Ra3Fj7 and an Albanian version, with the same questions, was prepared for the people who did not speak English (mostly the middle-aged). Ten questions were asked, all aiming at a better look at people's behavior.

The English version had in total 107 submissions and the Albanian version 104 submissions, leading to a sample size of 211. Disclaimer: we are aware that the sample size is very small, and the results may be biased for this reason, and others (nationality, region, age). However, the results matched behavioral theory very closely, so we will share them below.

5. Results and discussion on the behavioral response

In this section we will be trying to see through some of the theoretical assumptions we made in the first part to show how the behavior of the people may have been affected by either psychological or external factors.

People were asked whether they were aware that essential shops and pharmacies would be kept open, since most governments informed people, and made sure they were at least able to get the necessary things. No news of unavailability was ever made known to the public, and there was no insecurity on the government's part (based on news airing in the virus period). 83.8% of respondents claimed they had been informed (Question 5) that shops would be giving service to them, and yet 76% claimed they still stocked up on some goods (Question 7). Some even claimed to have goods that would last them for several weeks, which was an unnecessary measure. Ironically, 52% of the respondents still had things left from their stocks, which they probably did not need in the first place (Question 9). Whether this is a case of crowd behavior, combined with the results of panic and anxiety, cannot be said with certainty. However, it certainly wasn't a behavior stemming from lack of information, and it probably was the former. It is possible that individuals saw everybody acting in anxiety and fear, and this added up to their anxiety and fear. In these circumstances, they did what everybody else was doing, an example of crowd behavior, which can be caused by the universality of action (in this case, stocking up). With all the accumulated panic, combined with seeing everybody else do the same actions, it wouldn't be strange to see people stocking up.

In the main body a part of cognitive theory was introduced as the process of merely thinking of an event, and then being in panic, without anything happening. 41.2% of the respondents were at least concerned (some even anxious), about the first cases of the virus in their countries (Question 1). The stigma surrounding the virus at the time could have contributed to this, but few cases were case for some people to feel very high levels of anxiety, with about 5% of people claiming they felt distressed. Furthermore, the lack of a vaccine also scares people, as is claimed by 72% of the questionnaire takers (Question 10). This concern could lead to them deciding to stock up, in case they decided not to go out of houses, or they simply found it as a way to feel safer and in control of the situation. There are not only feelings of fear prevailing, but also unsafety. Perhaps this idea of unsafety was created by the (still) untreatable nature of the virus, or because of some psychological responses, but this feeling stemming from panic and fear went back on a circle and increased both panic and fear, as we can see from the responses mentioned above.

Another point made above is about patterns the human mind creates, to make sense of scattered points, which might not be related at all. After hearing of the first few cases at the beginning of the spread, 55.5% of the respondents were sure there would be many more cases to come (Question 3). This probably contributed to the increase of stress for those people, and they probably made more assumptions, as to the gravity of the virus, given all the news about deaths (In the commentary section at the end of the questionnaire, some people expressed feeling down after only hearing about deaths happening and nothing on the recoveries).

Having a negative point of reference (a status quo) can be the reason people get caught up on the negative news they heard. When the recovery rate or other positive statistics are not pronounced and promoted, people will end up focusing on the negative.

6. Results and discussion on social learning and media coverage

An additional meaningful component of the outcomes retrieved from this questionnaire is the method people are using, since the outbreak of the virus, to inform themselves and respond to

the threat that is being posed to them. Having to choose among different sources of reliance, a prevailing 60% chose at least the option of the news, following by social media, which was selected by 46.9% of the 211 people, and down to the 37.4%, who relied on friends or relatives (Question 2; people were allowed to choose more than one option). Other answers, such as articles or medical advice, performed relatively poorly, with only 23.2% and 27.9% of the respondents selecting them, respectively.

Therefore, two critical points can be derived, with the first one being the impact of social learning in the community. Indeed, the highest-ranking sources to affect these individuals' measures towards the risk they are facing are the ones that inherently represent the aggregate response of their peers to the same risk. Hence, people do care, and vastly, about the surrounding behavior. The second deduction is that, considering the infrequent selection of the categories such as articles and medical advice, people might be avoiding to voluntarily obtain information concerning the current issue, and rather keep updated 'accidentally', by coming across rather than searching for the news. The reason why this happens can vary in many forms, starting from being an unconscious departure from the negative emotional state the news can cause, to being a signal of people regarding it as a deception rather than a real, critical complication the global society is encountering.

Now, addressing the impact the media has had among its audience, supported by the questionnaire, it cannot be asserted that it is arguably one of the factors making people's anxiety increase. Out of a scale from one to five, only a proportion of 35.1% selected a level higher than 3 of anxiety after watching the news (Question 6). The mode of this question was an average level of 3, which could be labeled as plainly anxious, thus neither too little nor too much affected. Whether it is because the media has not been overdramatizing or people do not consider it reliable enough, remains to be assessed by another question incorporated in the experiment.

Most of the participants of this survey regard the media as a sufficiently decent source of information, where 76% of the surveyed selected a reliability level from 3 to 5 (Question 4; 50% chose 3, 26% chose above 3).

Surprisingly, the subjects had an overall balanced belief, thus explaining as well as the quantity of anxiety perceived by the ongoing threat. In other words, if an observable sign of great distrust towards the media would exist, then we might assume that the anxiety level after watching the news would be considerably low, or vice versa. However, as it might be presumed at this point, the reliability of the media works in conjunction with the way it delivers the news. Even though many people would consider it trustworthy at the highest level, the anxiety level can fluctuate, depending on how they receive the information. Consequently, it remains a challenge to claim an accurate final statement regarding the relationship between the surveyed and the effects the media has on them.

All things considered, we can say that, in general, there exists a satisfactory degree of cooperation among these agents and the means they use to connect with the world.

7. A Model Idea

In this research paper, we do not possess enough data and information to accurately describe a model of consumer behavior in a time of a pandemic. However, based on the knowledge we have obtained through research and the questionnaire we made, we can convey some results in an organized manner and present a model. We are now aware of some of the factors which influence consumer behavior during a socio-economic crisis caused by a pandemic.

The main purpose of this paper has been to understand how unfit our current model of consumer behavior is, in times where the needs and wants of an average individual are distorted

by changes in the external environment causing internal disbalance as well (anxiety, fear, crowd behavior, media, etc.). To begin, we would like to go over some of the main points of the current economic model.

The main assumption this model makes is that people purchase goods to maximize their needs relative to the prices of the goods (here we are reviewing the Marshallian Model of Consumer Behavior). We have seen that this isn't the case right now. While people did not need extra quantities of food to satisfy their needs, they however stocked up. As the demand for many goods increased along with their prices, this did not cause people to buy less of them. On the contrary, there were continuous shortages of masks, disinfectants, toilet paper, and certain foods. People kept demanding more and more regardless of the prices. No extra utility or satisfaction is provided to the individuals holding on goods that they do not consume, but they kept purchasing it. This goes against what we know to be true of consumer behavior. It is clear that in the case of a global crisis (such as the pandemic), more factors influence consumer behavior.

For these reasons we propose a model that describes panic buying and sheds light as to what affects how people do their purchasing. A better understanding of Panic Buying will allow us to improve our comprehension of consumer behavior in general.

- ***Regression model for Panic Buying:***

$$Y = \beta_0 + \beta_1 \boldsymbol{x}_1 + \beta_2 \boldsymbol{x}_2 + \beta_3 \boldsymbol{x}_3 + \beta_4 \boldsymbol{x}_4 + \beta_5 \boldsymbol{x}_5 + \theta' \boldsymbol{x} + \boldsymbol{\varepsilon}$$

where Y is the panic buying level, $\boldsymbol{x}_1$ is the actual need of a person, $\boldsymbol{x}_2$ is the anxiety-caused excess demand, $\boldsymbol{x}_3$ is the influence of the media, $\boldsymbol{x}_4$ is the influence of peers' behavior, $\boldsymbol{x}_5$ is the uncertainty level, $\boldsymbol{x}$ is a vector of other influences and $\boldsymbol{\varepsilon}$ is the error term.

As we have observed in this study, supported by the evidence of the questionnaire, the first five variables are of a considerable impact in determining the level of panic buying an individual performs.

It is outside our scope to analyze which factors do these variables depend, nevertheless, throughout the paper we discovered that they do move together, thus the possibility of being a function of one another is to be taken into account. It is important to state this conclusion because we may further understand and acknowledge the complexity of the cycle the individual enters once he has stepped into the panic buying realm, from where it becomes harder and harder to escape.

Moreover, there are other influences on the variable of interest we are regressing, though not so noticeable, which are encapsulated into a vector in the seventh term of the equation. Such variables may account for cultural, as well as welfare differences

Lastly, the error term compensates for the small number of respondents which cannot entirely and precisely represent the whole population's behavior.

The actual need for goods, which makes up for our consumption theory, is not nearly efficient in times of crisis and uncertainty.

We can clearly observe in the model that just a tiny part of buying is the 'need'. People's needs move to the second place when such a big event, that encompasses all the globe, happens. Many other variables come into the game, and without them the figure is unclear. Without variables such as anxiety and crowd behavior, we would be unable to explain the big increases in prices of the goods, or shortages in medical products and food. Without variables such as uncertainty and the vastly different information available from the media, we would be unable to explain how people didn't manage to get the correct information at the correct time and ended up confused about their own behavior.

Only such a model, much different from the classical one, can explain the increased numbers of panic buying. It is now clear that a single model of consumer behavior cannot encom-

pass all circumstances and conditions. More flexibility is required when any of the conditions change and the situation is not the same. A single model is not applicable everywhere and we cannot rely on it to explain all sorts of behavior, especially human behavior, which is prone to many changes.

8. Why this model might be useful

We researched with a clear purpose of addressing panic buying and studying various elements within its domain, to convey a clarified idea of what it is and what it causes to the society as a whole and individuals in particular. However, to this point, there is still something that may be ambiguous about this topic: whether it is useful or not. The best way to conclude is by observing, as always, an empirical case.

Above is already mentioned that as panic rose, prices were also catching up. It is intuitive, apart from being an essential part discussed in an economics class, that when demand experiences a sudden increase, prices will soar to hinder some of the excess demand the economy is facing.

There are two crucial points where the model will give its contribution, the first one being preventing excess demand. It is well-known why this is undesired for an economy. But for the sake of avoiding any misunderstandings, out of a multitude of reasons, the ones of our interest will be quickly reviewed. Once demand surpasses supply there is a shortage. This shortage causes losses in consumer surplus thus, decreasing social welfare. During this cycle, the economy undergoes collective distress, especially when the goods demanded in excess consist of foods and beverages, as well as hygiene products, which are the necessary supplies for survival. Therefore, "if my neighbors are buying all the eggs and water bottles from the grocery store, I might as well do the same if I want to have a nice omelet for breakfast and keep on hydrating myself". As mentioned above, in such situations social learning emerges and in most cases, it negatively influences people's behavior. Since the environment is experiencing complications, it is hardly possible for social learning to result in rational behaviors, and from excess demand we arrive at panic buying.

If we possess knowledge about this model, however, we know beforehand about the cycle we will head into and fortunately, the model will provide us with some tools to counteract. For instance, because the regression suggests that social media and the news influence the variable we are regressing, the governments might want to use these sources of information to combat the first signs of anxiety and irrationality. This way they may also be able to cease any uncertainty and these actions, cumulatively, if performed well, have the potential to significantly decrease panic buying.

The second point where the model can help us is in identifying behaviors of taking advantage of consumers by sellers. Although prices must increase to account for the shortage caused by the increased demand, there are many settings where it is not the lack of supplies to raise the prices but the presence of greed in the sellers' character.

Supermarkets, for instance, have warehouses of their own where they store large amounts of products before selling them. It is unlikely that a quarantine, causing trade restrictions for at most three months, can take away all the stored supplies and create a shortage. Thus, the need of compensating for panic buying by changing prices does not hold in such cases.

However, it might also be the case that the warehouse cannot contain a large number of goods, thus the model presented here might also be used to help managers depict a plan of action to respond to anxious consumers showing in front of the markets' doors to empty the shelves. They might decide to sell a limited amount of goods each day to gradually indicate the consumers to avoid unnecessary purchases.

Having said that, coming back to the greedy seller, by the model, we know that where there is panic buying, there will always be someone trying to take advantage of the situation. In the long run, we know that prices are allowed to change, however in the short run prices are sticky, and it is better if they gradually change. If a sudden, considerable change occurs it may cause losses in welfare. Apart from this, a greater reason stands in the frontline for defeating such behavior, which is the sole purpose of protecting ethical norms. It should be a moral duty of the seller as well as the consumer to show honesty toward each other in the whole process of the transaction.

As idealistic as it may sound, it is one of the foundations for building a nation where the citizens experience interdependence and mutual prosperity. Countries such as Switzerland are the perfect substantialization of such an assumption. Therefore, it is more essential to take care of people separately as single individuals, than as a society, because it is them, the individuals who define society.

This model provides benefits that affect different spheres during a pandemic, which together create the whole and determine the well-being of the global community we live in.

9. Conclusion

In this research paper, the aim was not to convey definite results. The topic needs further reviewing and research, to be able to make decisions based on it. However, it does aim to expose the inadequacy of the 'rational individual' model, in the case of crisis. Here, information and transparency or technological development and expert reassurance prove to be not enough, as people are still prone to nudges, behavioral attitudes, and external pressure. There are other factors affecting people, besides the ones we constantly consider in economics. There perhaps exists a better way to study individuals and their economic decisions in times of global crisis, which takes into account the behavioral responses rooted in their thinking, the nudges they are habitually prone to, and the effect social contact has on them.

While their behavior changes in times of crisis due to anxiety and perception, it also changes due to the media information and relative/friend's actions, which leaves individuals "irrational" in the eyes of economics. We have seen however that this 'irrationality' has a pattern and a form of its own that many people follow through. The results of the questionnaire show us how similarly people respond to these new exogenous factors affecting their consumer behavior. They get anxious, engage in panic buying, try to make new assumptions, and change their consumer behavior.

This new behavior depends more on their psychological and social response to panic than their actual needs and desires. A new model would be better suitable for such a situation, and an idea has been presented above. This regression does not only depend on needs but also anxiety responses, media information, crowd behavior, etc. In times as uncertain as to the ones, we are living, these factors, which usually don't affect consumer behavior, become prominent. Buyers and sellers were unprepared for this response. There were shopping sprees which caused shortages all over the world.

By taking into account how different the response is during a pandemic, we can better plan our own consumption (if we are buyers), and our business' needs (if we are sellers). Predicting changes is the key to controlling our economy, as it works in cycles. Similarly, it is the key to controlling an ever-altering consumer attitude.

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Attire and its message in the communicative process

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Abstract: *Attire* is a conductor of information in itself and it is not used without a clear message to the others and the public. Although it may seem that everyone dresses simply for their own pleasure, the truth is that based on the theory of appropriateness, clothing has as its main purpose in communication the first impression we want to give to others. Clothing is an important element in communication, as a person through what he shows illustrates what he thinks. In other words, clothing is the first impact that in the communication process shows the primary elements of the formation of the sides entering into interaction. It is synonymous with the business card in relation to others.
The study aims to analyze the message that individuals want to convey through clothing style. The methodology followed in this study is a descriptive and comparative analysis of cases with actual examples of women's and men's clothing style.
The research question posed in this study is: Does the individual's clothing convey a direct message during the communication process?
The hypothesis of this study is: In the communication process, clothing plays an important role, as through it we transmit or hide the message we really want.
Building an individual style of dressing means you definitely have a message to convey. The study consists of the analysis of the way men and women dress as well as the message they want to give with the style of dress based on some concrete examples of Albanian culture.

Keywords: attire/clothing; communication; image; style; message

1. Introduction

Each of us knows fully well how difficult it is to choose the right outfit for the right occasion. Perhaps this is due to the great desire we have to look our best in the environment where we communicate on a daily basis and on special occasions. In today's global reality, when we talk about everyday clothing, even though the wardrobe can be overflowing with clothes, one always finds it difficult to choose, and especially women, who are known for the dilemmas of choosing the right clothes even though with an overfilled wardrobe. However, when it comes to men, women are the first to help find the right color and pattern to suit the occasion. In both cases, both women and men, when it comes to choosing the right outfit, we all need support, so that's why it always happens to ask someone in advance. But today, how is the right attire chosen?

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Object of the study: Everyone tries to look as beautiful and stylish as possible in their attires. In a way, each of their choices is free and now only depending on the financial terms and not on the political ones anymore. Yet nowadays there are still general rules of attire in public, society and family. *"In different periods of the history of civilizations it has been said that man must first know himself well and then, starting from here, to know others and the social environment in which he lives nature"* (Fuga, A, 2008, 145).

We call them general rules, because through an internal agreement the social man of today, is clear about what is an elegant attire, what is a sports attire, a work attire and an attire for special occasions. Today, the possibilities for the right choice are extensive, but still women are heard again complaining that they have nothing to wear, even though their closets are full. Men have the same problem, but have it less obvious.

In the right choice, in addition to individual taste, there are also options. I remember the difficulties of the Albanian woman before the 90s, to sew a dress, which had to look somewhat different from those found on the atelier, which could be made more modern than allowed by the system and turned into an object of reprimands only by adding a small ribbon around the neck, or two for each sleeve ends. The difficulties of dressing properly were compounded by finding the right piece, which in all cases could not be radiant/gleaming and could not have abstract figures. The stylist of that time, who was actually called a seamstress, was clear about respecting lengths and cuts, in ready-made molds and pieces with standard designs. The difficulties for proper dress were therefore innumerable for economic, political and social reasons before the 90s in Albania. This was also the reason why people even though they bought their clothes in the store, or even though they custom-made them in tailoring, they looked almost uniformly dressed and did not have many choices, despite the desire to be stylishly dressed.

2. The man's attire and its message

Formal clothing for men has been and always remains an element closer to the traditional, dominated by dark colored suit, shirt, collar and serious shoes. Formal attire has always been translated as an unchanging code in terms of seriousness and colors, yet the elegant man who claims to have exquisite taste in clothes, chooses what he likes and what thinks that suits him, without thinking how much he will catch the eyes of others.

The man with an elegant style, does not need to ask or imitate others. *"Lord Brumeli, a respected name in terms of elegance, said that masculine elegance does not stand out, nor should it appear"* (Parodi, K, 2006, 69). But living in a world where it is very important to be visible to society, hardly everyone understands or respects non-appearance part. The message of the attire is clear: to stand out; preferably to stand out for particular style; to be appealing. And yet, as far as the Albanian reality is concerned, especially among the politicians in position, it seems that the official attire has been broken a bit, coming out of the traditional and taking on more elements of comfort and sports. The departure from the traditional does not remain only in comfort and sports, but also adds the element of attracting the attention of the public. And in fact in a crowd full of almost the same outfits, what could be the best chance to stand out? Of course a break from the traditional.

"Sneakers politics" is a style that for the first time in Albanian politics was thrown by the Prime Minister of Albania, Edi Rama and that is being commonly imitated by many other left-side politicians, who wear somewhat formal costumes, filled with sporty elements, and with sneakers instead of polished shoes. His white athletes with red stripes at the Trieste summit made a big fuss not only in Albania, but also in other countries of the world. "Women's Wear Daily" magazine dedicated a wide space to the famous Adidas sneakers of the Al-

banian Prime Minister. Sneakers politics like all other styles aims to send a message to the public. There are many allusions as to what was the message that Mr. Rama wanted to give with this style, but anyway in terms of style in his political life, he stands out for non-traditional style. Perhaps his primary goal was to attract attention, which he achieved quite well, as he jokingly said in an interview with the magazine: *"I was practically the biggest news of the summit."* The BBC commented on the prime minister's dress as a misunderstanding on his part about the dress code. For all those who received the message that the sneakers were inappropriate at the Trieste summit, Rama managed to give them an answer and turn them in favor, only with the fact that in many interviews he showed that Macron was very interested in such a pair like his, to whom he immediately sent as soon as he returned home. This too was a strong message to the public, why not.

"Shirts no longer tucked in trousers": This also seems to be another style that has taken place in the clothes of politicians. This policy of wearing a shirt no longer tucked in, in terms of Albanian politics, seems to have originated again from the artist prime minister who stands out for a special style in his clothing but also in the way of furnishing the space where he works. A few years ago it was not thought that a debutant or minister would appear in government meetings wearing a shirt not tucked in his trousers. Immediately his dress would be interpreted as a sabotage and that the individual in question does not give the right importance to the purpose of the meeting. In fact today it seems that things have changed, everyone who works alongside Rama seems to have taken on a cluttered style of attire. There are many interpretations of this disorder, like keeping the shirt not tucked in. But what is the real message that this messy style carries to people in today's position? Maybe the disorder will show that people are too busy with work and do not have time for a tie. Maybe today to be "à la mode" you have to be a little anti-conformist even in official meetings. Maybe this way you will be able to attract the attention of the public as your leader does. Maybe you should follow in the footsteps of the leader to be part of the environment where you work. Maybe ...

Everyone imitates a public opinion leader, and it is interesting to note that the message conveyed by imitators is just as much the same as the opposite is the courage to know if it is the right imitation with the right message. *"In this electrical age we see that we ourselves are increasingly translating into forms of information thus moving towards the technological extension of consciousness"* (Maclluhan, M, 2004, 70).

"Suit trousers" for men, nowadays, even those compared to those of a few years ago, in cut-outs and color, except for the fact that now many politicians do not add suit trousers to the jacket, but jeans. The message of jeans, based on their very origin as clothing for workers, is closer to the interpretation of being a worker, that is, synonymous with the person who rolls up the sleeves, ready for work. This is a message that is very much needed by a politician who will win the heart of the public, but also the attention of the leaders. This is probably the first message that "working" politicians want to give. "I am very busy with work and all the time on the move, so much so that I do not have time to stay dressed in formal clothes. But a second message could also be: "I use jeans because I catch up with the time we are living."

"Tie" is the adornment of men, the only jewelry different from women who have endless, so that is why a tie choice has its own message. Its first message is elegance. Its second message is after being important, since in its first uses, in the twelfth century it aimed to distinguish it from the rest of the people and was created by important people, simply to be distinguishable . In all cases it is indicative of a high official profession, of a position in politics or big business. Not infrequently we see Albanian politicians and businessmen forget the tie. It is indicative of a man's appearance and taste and is to some extent a highly individualistic choice. For this reason, just like the difficulty of choosing a perfume for someone else, it is very difficult, it even requires great courage to gift a tie. The difficulty lies in the fact that no one can risk entering into individual tastes and in the end the assurance of the right choice is

created only when he knows the person himself very closely. *"The world of human expression in expressive communication is so rich, wide and at the same time complex that it is futile to try to create a certain typology"* (Breton, Ph & Proulx, S, 2002, 53). In the recent years, it tends to be less visible and shrinked, ranging from the width and knot of the tie to wearing the suit without a tie at all. Being modern and contemporary style has somewhat touched the elegance, introducing sporty and non-traditional nuances.

In today's Albanian society, this fading of the traditional in men's clothing, seems to have a series of messages for the audience:

1. "This is me and you must accept me this special", a message that can be given only by a leader in politics or business, which in this form does not risk being mixed by the crowd.
2. "I am very busy and should be as comfortable as possible to run." So I work hard.
3. "I am not afraid of change, so believe in me."
4. "I dare!"

3. The woman's attire and its message

Women by nature find it easier to understand which clothing belongs to everyday life and which belongs to special occasions. She makes this separation much easier than the male, and if she manages to confuse morning with afternoon, or evening it is known to have a strong purpose and the confusion is done consciously. Some types of women's clothing are made for special occasions and some for everyday life. The whole society of today is so informed and instructed in terms of clothing, that if it happens that a woman wears clothes for special occasions at work, she risks becoming the subject of discussions and reprimands of the index fingers that would be directed towards her. A woman who works in the office knows very well that she cannot wear provocative clothes at work, just as she cannot wear jeans and sneakers at a gala reception or evening. Profession is more or less the essential indicator of determining the wardrobe of women. It seems somewhat surprising, but if you are going to understand a woman, just open her wardrobe. Pieces, colors and the closet’s clutter or tidiness would highlight her qualities and character.

In Albanian politics, unlike men who have dared to play with the nuances of sportiness in formal attire, women have remained faithful to elegance and signature clothes. We can say that to some extent, they have dared with the colors of suits and dresses, but in terms of cuts, both women in position and those in opposition are within the standards. It has been years since any of the female politicians have been reprimanded in terms of clothing. So far no woman politician has been seen wearing a dress or suit with sneakers. All have not spared the heels in any official working day. This is to prove that women politicians never fall short of their elegance. Are they not as hardworking as men? Or does elegant appearance to the public matter more to them?

Whatever the reasoning, the message that women protect themselves more than others, especially those who lead a public life, is very visible. Things change when we talk about some others, which although they do not have an official profession, where elegance is somewhat mandatory in style and image, in their daily lives have enough provocative clothes, sandals and high heels even at work.

High heels wore by women have their origins in the early days, when women were forced to walk in style, unlike men. Women from childhood, are taught by their mothers to take smaller steps than men. It's nice to see someone clicking their heels, but this may not be the case for a saleswoman who has to move up and down, left and right across the supermarket. This may not be the case for a kindergarten teacher who will have to rummage around the

group of children. It may not be the case for a woman who has to walk long distances to get to work.

Nor is it the case of high heels on sandy, or rocky southern beaches, where walking becomes even more difficult. In addition, when going to the beach it is known that the feet are destined to touch sand and water, so high heels have no place.

Morning shoes and bags cannot look like the evening ones. A woman's morning bag is larger than an evening bag. The morning one is more spacious where all the things you may need can be put in. Working hours during the day are longer than hours of entertainment in the afternoon or evening. The woman needs much less things in the evening. The beach bag is not the same as the office bag. The one of the beach will have to give the feeling of lightness, therefore it is preferred of cloth or coiled straw. A dark colored leather bag on the beach would bring even more heat for the woman holding it but also for others who may be around.

A woman can never wear extravagant clothing at work. Pretending extravagance will not please the supervisor and colleagues who are forced to share a good part of the day with her. *"Avoid flammable clothing, heavy jewelry, brightly colored makeup, or perfume that smells too strong"* (Guffey, M.E & Loeëy, D, 2016, 76). A woman is never allowed to confuse attire times. The morning message differs from the evening message. The demands of the morning on human physiology are experienced differently from those of the evening. A woman cannot cross the street unnoticed.

4. Conclusions

Today, in this variety of colors we live in, it seems that simplicity is more evident than the load that extravagance gives you in the middle of the day. The world of television is not the same as the real world. The messages that come to us daily from the world of television and media are that designer clothes are the most searched for. People love designer clothes! But both those who have good financial terms and those who do not, must keep in mind that the elements that fashion conveys to the human being can be adapted and personalized. By personalizing the elements that fashion brings, individual style is also created. By creating a personal style, the elements that do not suit the personality, age and profession are avoided and the most positive elements are highlighted, exactly those that make a woman special. Mocking the old fashioned and running towards the new fashion has a high risk, as not everything new that comes is more beautiful than the old. Not everything in fashion is suitable. Not everything my idol wears can stay just as beautiful to me.

The wallet and the bank card are not the same for everyone, and yet the financial difference is not always the condition to be or not to be nicely dressed. If we can distinguish between fashion and beautiful attire, then it is easier for us not to misunderstand the message we want to convey in the eyes of others, regardless of financial terms. Dressing nicely does not necessarily mean following fashion. The models of the world we live in today come from all four sides: televisions, commercials, models, etc. Our society is built on image, but that does not mean that we have to become dependent on everything that comes out as special and different for the first time.

Our image society is surrounded by endless commercial suggestions and for this reason we need to always sharpen our attention to choose the right outfit, at the right time. Despite the opportunities to embrace the newest model, we have all the opportunities to carefully choose clothes that suit the physique and personal requirements in relation to the environment where we work and live. When it comes to choosing the right outfit we always keep in mind the context, and we trust our eyes first and then the others. Regardless of professions, clothing should always be neat and clean. The cleanliness of the attire tells a lot about a woman’s lifestyle and

civic demeanor. Dressing nicely does not necessarily require spending a lot of money. Clothing cannot convey the message without the man, so the latter needs to be discreet in choices. With a little talent, a little attention and a lot of experience each outfit finds its own context and meaning.

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Travel Insurance Policies and Implications of Consumer Protection in Albania

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Abstract: Since ancient times, scientists have traced written insurance policies, which in fact were extreme in most respects. As of year, 1601 in the United Kingdom was enacted first insurance legislation, which is the root of modern insurance coverage for merchandise and ships. The insurance market expanded rapidly in the 20th century because of the expansion in world trade and the extent to which business companies make investments outside their home coun-tries. Human being can't prevent the unexpected but sometimes through the insurance we can get some protection and feel safe at least financially. Depending on specific situation, is de-termined the right type and amount of insurance. After global restrictions as a result of the Covid-19, Albania officially reopened its borders on July 1, 2020 allowing tourists from all countries and nations to enter without restrictions, while the outbound travel is very limited. Based on decision no. 65, dated 21.1.2009 of the Council of Ministers as well as article no 55 of Law no. 93/2015 "On Tourism" declares that *"The organizer of the travel package must have a compulsory insurance contract, which covers his liability for damages caused as a result of non-fulfillment of obligations, including cases of insolvency and bankruptcy"*. Although worldwide travel insurance companies provide protection against trip cancellation and interruption, Albanian travelers are limited only to health insurance policy and stand un-secure losing substantial amount of money as a result of non-coverage. Undoubtedly, the situ-ation of travel restrictions for Albanian citizens will someday end, so in the future the appro-priate instruments should be provided to protect firstly the consumers and then the interests of companies that provide travel and tourism services.

Keywords: Insurance; Travel; Policy;

JEL Classification: *G22; G28; P46; Z32*

1. Identification of the problem object of the study

Travel health insurance[1] includes mandatory financial protection of all risks that affect the enjoyment of good health, when using air, sea and land travel. In accordance with the travel period, it is considered a legal obligation[2] for every traveler, in accordance with the fundamental rights of free movement deriving from the international travel document, Albanian biometric passport, equipping with the relevant provision of life and health during the trip. According to

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[1]This type of service is classified in the category of life insurance according to the categorizations made by the legislation in force with reference to Law no. 52, dated 22.05.2014 "On insurance and reinsurance activity", as amended.

[2]Mainly long-term travel periods, which are not prescribed by Schengen free movement or by any other agreement of passengers free movement that the Republic of Albania has concluded with another country.

the Financial Supervisory Authority statistics (AMF), but also in accordance with compulsory insurance policies pursued by the Albanian state, there is a smaller use of insurance packages, in all categories, including life insurance and other insurances with protection object, ownership of facilities, and warranty services.

It is judged that the insurance of the building against all natural disaster events, including earthquakes is so difficult to penetrate in the insurance policies practice in Albania, and the damages of the Albanian state from November 2019 earthquake are approximated to EURO 985.000.000[3]. In a similar scenario if the building insurance packages were used the losses from the state budget would be about 20% less[4].

In fulfillment of this judgment, despite the global pandemic of Covid-19 and the official high mortality rates in Albania in population sampling there is a decrease in the demand curve for life and health insurance during the period January - July 2020[5]. In addition to the above, it is argued that if the approach of the Albanian consumer to the financial protection of insurance policies to health and life insurance is resistance even in cases of force majeure such as the current health pandemic of Covid-19, there will be a lower approach, if not a non-existent approximation to travel (cancellation) insurance policies including travel package cancellation insurance. Implied that this is a major service problem provided to Albanian customer during the free movement an travel, but also for foreigners who choose to visit Albania through tourist packages.

While for the most part of European Countries insurance agencies has started the application of insurance packages that protect tourists from climate change during holidays (tourist climate insurance[6]), the Albanian consumer still faces reservation cancellations especially by air travel, beyond contractual provisions, even in scenarios beyond Covid -19[7] implications. After the research carried out, can be determined that there are legal gaps and practical implications in the literature regarding possible discussions between the protection of the Albanian consumer from travel and tourist packages cancellations during the global pandemic period therefore, in the absence parallels can be drawn with the recessions and economic crises of the 2000s, but also similar cases of force majeure forecasts in the insurance sector. It is considered of particular importance to study this phenomenon to conclude in theoretical recommendations relevant to academic studies in this field, but modest practical implications can be realized in the service of improving state policies, especially towards the protection of the Albanian consumer and improving the tourism policies.

1.1 Research questions

- *Is the facilitation of access to the insurance service against cancellations considered as an element in the growth of tourism?*

  In order to consider all the scenarios under discussion, including Post Covid-19, it will be analyzed how the possibility of cancellation of tourist packages planned by foreign tourists seeking to rest in Albania can serve as a favorable factor in tourism growth for the coming years.
- *Is the facilitation of access to the insurance service against cancellations considered as an element in increasing the movement of passengers?*

[3] Donor Conference, material accessible https://ec.europa.eu/commission/presscorner/detail/en/ip_20_249

[4] The European Commission's report on natural disasters and insurance packages that cover: https://ec.europa.eu/info/sites/info/files/jrc-report-on-natural-catastrophes_en.pdf

[5] AMF statistical report for 2020: https://amf.gov.al/news.asp?id=32564

[6] Hossein G. T. Olya, Habib Alipour, Bahman Peyravi & Sara Dalir (2019) Tourism climate insurance: implications and prospects, Asia Pacific Journal of Tourism Research, 24:4, 269-280, DOI: 10.1080/10941665.2018.1564338

[7] Article published in the Albanian press (2018): https://shqiptarja.com/lajm/autoriteti-i-aviacionit-civil-kujdeskur-udhetoni-me-kete-kompani-ajrore-italiane-anuloi-50-fluturime

Albania is not a passenger hub, the country has the highest prices in the region of international travel, especially those by air and road. The Albanian consumer should be relieved of the burden of an expensive booking, unsafe from possible cancellations.

Offering new services, affordable in price, should be supported by a direct promotional activity also by insurance agencies.[8]

2. Theoretical outline of the legal regulation of travel insurance and consumer protection

Insurance services in all categories are seen in state policies as an important contribution element in the macroeconomic level, but also an essential service provided to the Albanian consumer. Thus, in the National plan for European integration[9] for the period 2019-2021 it is considered that the activity of insurance companies until the end of the first half of 2018 has increased: Assets of these institutions marked an annual increase of 4.1%, to ALL 30.5 billion. Albania counts 11 Insurance companies licensed to perform activities of life and non-life insurance and one reinsurance company. Their activity is mainly regulated by Law no. 52/2014 "On insurance and reinsurance activity", to the surprise of many, being transposed by European Union legislation in the field, this legal act has not been subsequently amended.[10]

For the study effect of this paper, this legal act will be reviewed in combination with other legal and sub-legal acts in the field of tourism and consumer protection:

- ✓ *Law no. 93/2015 "On tourism", as amended*
- ✓ *Law no. 9902, dated 17.04.2008, On consumer protection, as amended*
- ✓ *Decision, no.65, dated 21.1.2009 "On travel package contracts"*
- ✓ *Directive no. 1, dated 26.2.2013 "On compensation and assistance to passengers in case of non-acceptance on board the aircraft and cancellation or delay during flights"*
- ✓ *Decision of the Council of Ministers no. 709, dated 2.10.2016 "On the approval of the regulation" Requirements and criteria for exercising the activity of travel agency "*

Studing the legal corpus, I noted that there is a constant repetition (Article 47 of the Law on Consumer Protection read in combination with Article 55 of the Law on Tourism) regarding the transparency of contractual conditions[11] and consumer protection against insolvency and bankruptcy of agencies and tour operators and consequently not providing the required service. Tour package services reserve the service for the customer by requesting payment in advance. It is judged that the legislator has favored the recipient of the service and especially if the customers receiving the service in the Albanian territory are foreign nationals, this provision can serve as a favorable clause to them. Whereas the reservation of tourist packages requires a good risk management due to the comprehensive organizational elements in more than one country, requires a full support of the organization of transport, accommodation and any other element in the active tourism function in Albania, from sending countries it is advisable to purchase a travel insurance package that includes cancellations and possible rescheduling. It is considered of particular importance especially in the present case the pandemic viral conditions Covid-19.

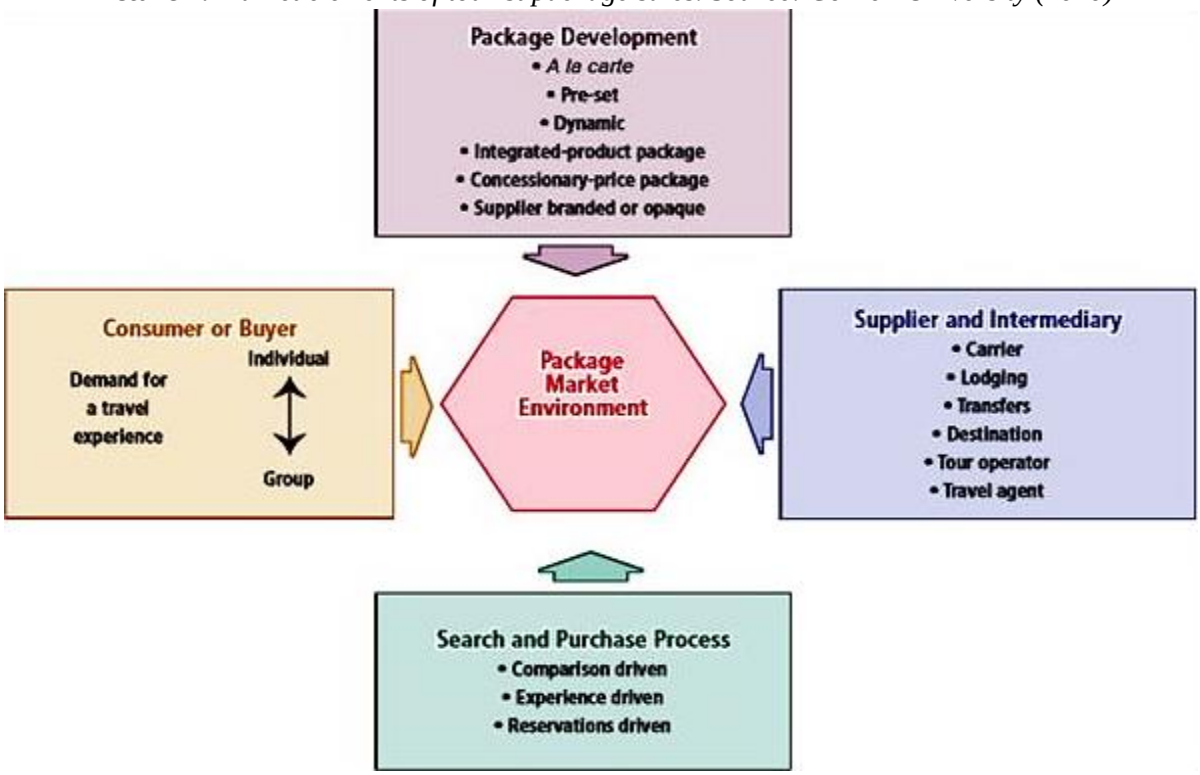
[8] Article 67 of the Law on Insurance and Reinsurance Activity

[9] Approved by Decision of the Council of Ministers no. 201, dated 10.04.2019 "On the approval of the national plan for European integration 2019-2021"

[10] In contrast to the law "On consumer protection" which not only has had changes, but has changed and added continuous elements since it took legal effect. In an overview considered that the law was rewritten from time to time from the beginning, not as it has undergone continuous amendments.

[11] Published in an easily accessible Instruction for the Albanian consumer by Civil Aviation https://www.infrastruktura.gov.al/wp-content/uploads/2018/01/FLETPALOSJA-AAC-indd.pdf. It is noted that there is a lack of documentation in English for the consumer package tours.

Picture 1. *Market elements of tourist package sales. Source: Cornell University (2020)*



In order to meet the above, it is important to specify that during research in the literature published on the insurance market in Albania is noticed that there is a tendency to transfer the rights to exercise and sale of the insurance package against cancellation travel to third parties, especially when using airway. In Albanian airline companies like *Air Albania* for example, offers the right of cancellation and financial indemnities arising from these rights through various price packages (*economy or business fares*) under well-defined contractual terms especially with regard to the applicable term[12]. In other companies classified as *low cost (economy cost*) operating in the Albanian market such as *WizzAir*[13] or *Pegasus Airlines*, it is offered as an additional service provided by third parties under contractual relationship with the entity. Terms of service connection are defined by Wizz Air as: *"The cost is automatically calculated when booked and depends on how long your journey is. Journeys over 30 days are not covered. To purchase insurance, you and anyone traveling with you must be under the age of 65 at the time of purchasing the insurance policy".* Land and maritime transport has a greater informality to the data in the literature are relatively fragmented and with strong indications of inaccuracy.

3. A *post* Covid-19 consumer protection scenario, and Local Tourism Marketing

Tourism is essentially considered an open system, a kind of economic and social model that focuses on the interaction with the new environment, so it is considered that feelings of security and lack of potential risk are essential during the trip[14].

[12] All contractual insurance rights against cancellation are widely announced publicly on their official website. The material can also be accessed at https://www.airalbania.com.al/sq/conditions-of-carriage

[13] All contractual insurance rights against cancellation are widely announced publicly on their official website. The material can also be accessed at https://wizzair.com/sq-al/informacioni-dhe-sherbimet/sherbimet-e-partnereve/sigurimi-ne-udhetim/

[14] Kuschel, R., & Schröder, A. (2002). Tourismus und Terrorismus. Interaktionen, Auswirkungen und Handlungsstrategien. Dresden: Fit.

During a study conducted in December - March 2020 by *Naciye Güliz Uğur and Adem Akbıyık*[15], it was determined that the most common consumer consideration after mass transmission to people Covid-19, was travel insurance and this term was used suggesting a way to protect against travel cancellations, travel delays, as well as medical assistance to the emergency department in the host country. Due to the difficulty of collecting data in the traditional form, during this study were considered research methods through tracking and data mining by examining 23,515 posts on *Tripadvisor*[16] with a number of words of 1,329,825: the term travel cancellation is considered to have been used in 19,607 cases with a frequency of 9,597 times. Cases were considered by the United States, Europe and Asia. Through data analysis it is confirmed that after the global crisis of Covid-19, tourists who had in mind the provision of holidays and the preparation of alternative plans will include travel insurance from all cases of cancellations, thus increasing the demand in market to insurance package service.

This phenomenon will be massive, especially among tourists who reserve through tourist packages, as long-term planning and a greater risk consideration are required. So, in a *post* Covid - 19 period there will be a possible selection between destinations that offer indemnity insurance in case of service and travel cancellation. This is of special importance for Albania as well. In a review of insurance packages offered *online*[17] on the official websites of the largest insurance agencies in the country, despite the legal recognition given to the travel insurance package by possible cancellations, none of these companies envisages the sale of this service. The companies reviewed are SiCred,[18]Eurosig,[19]Sigal UNIQA, [20]Intersig,[21] Albsig[22] and Sigma Interalbania[23] which make up the majority in a market where only 11 insurance companies are consolidated.

This is a problem that deeply affects Albania, as a large part of the region, including for example Kosovo and North Macedonia[24], offer it as a service to customers in a wider range. In Albania there is a wide spread of life and health insurance during travel, other liability risks arising as a result of travel cancellation are not taken into account. The problem deepens when it is seen that there is a consumer protection only of travel cancellation costs, and in practice and legislation, statutory indemnities from the cancellation of tourist packages are not foreseen yet. Article 3, paragraph 6 of the Directive " *On compensation and assistance to passengers in case of non-acceptance on board the aircraft and cancellation or delay during flights*"" stipulates that:

"This directive does not apply in cases when a tourist package (organized trip) is canceled for reasons not related to the cancellation of the flight.".

The problem is usually foreseen in the private contractual relationship of tour operators and host travel agencies with the consumer, but nevertheless considering the problems in the contractual terms execution in Albania, it is recommended to have an update of the legislation

[15] Naciye Güliz Uğur, Adem Akbıyık, Impacts of COVID-19 on global tourism industry: A cross-regional comparison, Tourism Management Perspectives,Volume 36, 2020, 100744, ISSN 2211-9736, https://doi.org/10.1016/j.tmp.2020.100744.

[16] *Tripavisor* is considered to be the largest online travel platform

[17] In this paper will be considered the equivalence of quality, price and variety of products offered online with offline for insurance companies in the country.

[18] http://www.sicred.com.al/new/

[19] https://eurosig.al/sq

[20] https://sigal.com.al/?lang=en/. Paketa *Health & Travel insurance* covers only medical expenses of travel. There is no reference on the travel cancellation costs.

[21] https://intersig.al/

[22] https://www.albsig.al/

[23] https://www.sivig.al/sherbime.php?lang=1

[24] This phenomenon is more prevalent among travel agencies in Kosovo: https://www.google.com/search?q=sigurimi+i+udhetimit+nga+anulimet+kosove&ei=TX5hX9-WKvvggwfAhJXICg&start=10&sa=N&ved=2ahUKEwif8fOL1uzrAhV78OAKHUBCBakQ8NMDegQIDBBA&biw=1366&bih=505

in force to provide statutory protection initially. Under these conditions, this issue is essentially related to the financial insecurity that penalizes travelers and tourists, a phenomenon that is likely to occur in Albania. Under the effects of prolonged pressure, in a *post* Covid-19 world, it is considered that they will aggravate the phenomenon by affecting the country's economy and the success of tourism policies applied in Albania. Thus, it is required to create legal basis initially for the protection of travelers and tourists using air, road and sea vehicles as well as tourist packages, providing a variety of insurance packages by insurance agencies, air operators and travel agencies as well as a good marketing of legal changes, and practical reflections under all distribution channels. These marketing policies should reach tour operators, airlines, hotel service providers, travel agencies and media. The consequences of the current situation of financial insecurity of the tourist and traveler in Albania, aggravated by facing the global pandemic, can be such that they are compared to the consequences of civil conflicts in the tourism sector[25].

4. Conclusions and possible recommendations

Globally, due to cancellations, the travel industry has lost about $ 200 billion and the hotel industry about $ 150 billion[26]. In an effort to minimize losses, most consumers are turning en masse the use of travel and tour insurance packages[27]. In order to ensure a safe environment for the Albanian consumers, but also foreigners visiting Albania through tourist services packages, it is recommended to increase the service of the travel insurance package, but also of the tourist package as a whole.

Initially, legal improvements should be considered [28], and a better interaction between the public and private sector aiming to become accessible. Considering the consequences for the domestic economy it should be considered that access, especially in price is crucial for the Albanian consumers. As predicted in the literature consistently, penetration of non-life insurance increases in direct proportion to per capita income[29]. With the economic consequences in the Albanian state budget from the economic quarantine, recently it is considered very important for the consumer a price that in relation to the annual income is considered accessible. The insurance contractual terms must be drafted in accordance with the protection principles of the domestic consumer's right, but also with possible improvements deriving from European Union legislation. Improvements in the service provided should be part of marketing policies at a state level, but also from elements of the private tourism industry to penetrate and expand the traditional target group of tourists, especially those who visit Albania. In conclusion, noting that per capita consumption of insurance products in Albania is lower than other countries, including Kosovo, which leads to a low penetration of insurance products in the exigencies of Albanian society and economy, related to the lack of population tradition and insurance culture, therefore it is necessary to make national awareness campaigns to get ac-

[25]Beirman, D. (2002). Marketing of tourism destinations during a prolonged crisis: Israel and the Middle East. *Journal of Vacation Marketing*, *8*(2), 167-176.

[26]Ozili, P. K., & Arun, T. (2020). Spillover of COVID-19: impact on the Global Economy. *Available at SSRN 3562570*.

[27]Corona virus and travel insurance accessible at (2020) https://www.which.co.uk/news/2020/09/ coronavirus-what-it-means-for-your-travel-insurance/

[28] Transposition by EU legislation is still needed for Albania. There is still no reflection of insurance package services eg. Council Directive 90/314 / EEC of 13 June 1990 on package travel, package holidays and package tours.

[29]Petkovski, M., & Jordan, K. (2014). An analysis of non-life insurance determinants for selected countries in central and South Eastern Europe: a co-integration approach. *Romanian Journal of Economic Forecasting*, *17*(3), 160-178.

quainted with the financial and insurance system in particular, education and information of the public and private mechanisms and structures that are the object of their activity.

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12. Sava, C., & Iordan, D. M. (2019). HOW INSURANCE WORKS IN TOURISM. *Quaestus*, (14), 253-268.

Legal and sublegal acts

1. **Law no. 52, dated 22.05.2014 "On insurance and reinsurance activity"**, as amended.
2. Law no. 93/2015 "On tourism", as amended
3. Law no. 9902, dated 17.04.2008, On consumer protection, as amended

4. Decision of the Council of Ministers no. 709, dated 2.10.2016 "On the approval of the regulation" On the requirements and criteria for exercising the activity of travel agency
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6. Decision, no.65, dated 21.1.2009 "On travel package contracts"
7. Directive no. 1, dated 26.2.2013 “On compensation and assistance to passengers in case of non-acceptance on board the aircraft and cancellation or delay during flights”
8. Council Directive 90/314/EEC of 13 June 1990 on package travel, package holidays and package tours

Impact of Effective Management of the Energy Sector in Albania

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Abstract: This study was undertaken because of the great importance of electricity in the development of a country. The energy system in Albania, it's important to study to understand the real importance of proper management in high results. The energy system in our country has been at a standstill for many years. Only after 2013, the page for this sector began to change, seeing significant improvements and really serving the economy of our country.
The methodology is mainly based on gathering information and processing it with various computer programs, to obtain effective results based on the goals of the study. The main purpose of the study is considered to assess the impact of effective management of the energy sector, for an eight-year study period (2012-2019). On the basis of this goal they generate interesting results to be referred to in this conference as well as the reasons for their achievement.
The results of the study show that despite the difficulties, the energy sector in 2019 has reduced to a minimum its losses of 21.79%, from 45% in 2013. Receipts have increased from 38.5 (Billion US) to 67.82 (Billion US), network investments have been continuous and power outages have decreased as never before. All these have brought about an improvement of the energy balance from year to year. According to this study, there are several reasons for achieving these results such as: proper management, continuous monitoring, real commitment, etc. Regardless of the results achieved the study has some limitations which if better managed, in the future may generate more useful results. At the end of the study, the results are discussed as a form of conclusions and valuable recommendations are provided to stakeholders in the energy sector.

Keywords: Keywords: energy sector, receipts, losses, management, Albania.

JEL Classification: *M. 3.13*

METHODOLOGY

For the creation of the theoretical part of the study as a primary source were used the official reports of institutions which monitor and operate in this sector such as ERE and OSHEE. Data from the official website of the Bank of Albania, INSTAT, Ministry of Finance, AKBN (National Agency of Natural Resources) have been studied as secondary sources. Some materials published in newspapers, magazines, portals, etc. have also been studied. The collected data represent a study period of about eight years (2012-2019), which also assesses the impact of management reform of the energy sector in Albania. At the same time, electronic question-

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naires sent to various OSHEE leaders were used as a source of information, to express their opinions regarding the management of the energy situation.

All collected materials were processed according to specific cases, with various computer programs such as EXEL, SPSS 20, etc. and from their processing were obtained the results of the study based on the purpose of the study. Lack of more information due to budget constraints is considered a constraint.

The selection of literature was a challenge of difficult due to the fact that there is a lack of genuine academic studies on this topic.

The main purpose of the study is considered to assess the impact of effective management of the energy sector. This reason is related to the favorable situation of our country where natural resources are numerous, and energy plays an important role in our economy. On the basis of this objective they generate interesting results to refer to in this conference as well as the reasons for their achievement.

I. Theoretical part of the study

I.1. The energy sector in Albania

In Albania the electrification process has started with at least 30 years delay compared to Europe. The power generation industry dates back to the middle of the third decade of the twentieth century. This whole process would be called over on October 25, 1970. The 1990s and beyond will be associated with the famous expression "We want light" in a drastic change from the communist period where the symbol was the expression "Party light". The needs increased after the '90s due to the addition of electrical equipment, electric stoves, showers, refrigerators, etc.

The hydrographic territory of Albania has an area of 44,000 km^2 or 57% more than the state territory of our country. The average height of the hydrographic territory is very large, about 700 meters above sea level. We are a place with relatively heavy rainfall. Interest in Albania as a country worth investing in renewable energy has peaked. The benefits of being a blessed place with 2,400 hours of sunshine a year and an average of 240-300 sunny days, with 152 small rivers and streams and 8 large rivers and wind power on the coast to sweep the country, reward make you stand out from the crowd of foreign investors. Albania has significant oil and gas reserves, and can be considered one of the countries with the largest oil reserves per capita in Europe. An extraordinary asset for a small country like Albania. The largest treasury is found in oil reserves amounting to about 400 million tons. According to official sources from the national agency of natural resources, about 40 million tons of oil are still untapped.

All these factors have brought Albania to the list of five countries with great potential in renewable energy in the world, along with China, Costa Rica, Afghanistan and India. In an analysis published by the British "The Guardian", international experts assess the potential of our country in clean energy. Albania is the second country in Europe, after Norway, which has almost 100% of renewable electricity thanks to the use of hydro resources through hydropower plants and which is blessed with sunshine throughout the year.

Energy Balance is a document that presents the current situation and recommends actions and changes to be taken for the future in the energy sector in the Republic of Albania. It analyzes and includes all the necessary changes that need to be undertaken to increase the security of energy supply, optimization of resources to meet the needs with the main goal of sustainable development of the entire economy for the future.

Bearing in mind that changes in the energy sector do not occur spontaneously, the restructuring of the energy system requires very large measures.

Experience from developed countries has shown that a fair balance must be struck between market mechanisms and government intervention, as well as between the technical / technological aspects, energy management and the importance that must be attached to the social side.

Energy balance, being essentially an expression of national needs, represents information that serves the sustainable development of the entire national economy and also serves the protection of the environment throughout the cycle of use of energy resources.

The energy balance will be part of the general information of the economic development of Albania. When drafting such a document, the most fundamental issue is the level of reliability of the basic data used for all analyses, calculations for accuracy and determination of general economic indicators for the future.

The Electricity Balance provides statistical information on the net domestic production of electricity, gross import and export of electricity, grid losses and final consumption in our country. Electricity statistics are published for a period of six months from monthly data collected from administrative sources such as:

- KESH (electricity corporation) (actioner-enterprise) is an independent state company that produces, transforms and sells and buys electricity;
- OSHEE (actioner-enterprise) is an independent state-owned company that performs the supply, sale of electricity as well as the operation and management of the distribution network;
- OST (actioner-enterprise) is an independent state-owned company that operates in the electricity transmission system from the physical point of view and distribution.

Given that energy resources are used in all different sectors of the economy, such as housing, public and private services, industry, transport and agriculture, the link between a country's economic development and its energy demand is considered a key problem and requires the development of a supportive energy system. Currently, energy intensity in Albania is relatively high. This means that total energy consumption has been high in relation to macroeconomic output (GDP). This is related to the low industrial development of Albania, old technologies and the fact that most of the energy consumption goes to the housing, services, etc. sector.

Currently electricity generation consists of two main components. Production realized by the Public Company KESH and generation carried out by other entities licensed for electricity generation activity.

The Electricity Transmission activity is performed by the Transmission System Operator (OST), a public company with 100% of state shares. OST was established in 2004, as a result of the reform and division of the Albanian Electricity Corporation, from a vertically organized company that performed the functions of Generation, Transmission and Distribution of Electricity, into three separate companies.

OST has guaranteed the necessary transmission capacities for:

(i) uninterrupted supply of electricity to distribution system substations, as well as to electricity customers directly connected to the transmission network;
(ii) transmission of electricity produced from domestic sources,
(iii) as well as for the necessary transit and exchanges with the countries of the region.

The Electricity Distribution System Operator (OSHEE) is responsible for ensuring the safe and sustainable development of the distribution system, meeting the requirements for electricity distribution; maintenance and safe operation of the electricity distribution system throughout the territory for which it is licensed. In accordance with the law "On the Electricity Sector", OSHEE procures electricity in the open market and from renewable sources, to cover losses in the distribution network, in accordance with the regulation approved by the ERE and through the electronic platform for electricity purchase procedures.

I.2. The performance of the electricity sector

The year 2015 marks an increase in electricity production by 24.1 percent, where the main share of production is held by public hydropower plants with 75.9 percent and the rest by independent private producers and concessionaires. The balance of electricity, according to the Institute of Statistics, shows that the increase in energy production has affected the growth of exports and the decline of imports. According to the data, the gross export of electricity increased by more than 2 times, while the gross import decreased by 29.8 percent. At the same time, one of the most problematic indicators of the sector, that of losses, marks improvements. According to INSTAT in 2015, network losses have decreased by 21.1 percent, with the largest share bearing the decline in losses in the energy distribution network, which accounts for 92.8 percent of total losses.

In 2015, one of the most important challenges of the system is related to the improvement of the technical-economic indicators of the Distribution System Operator, having in mind the serious situation in the technical-economic indicators inherited from OSHEE after privatization.

The production for 2015 is 5,866 GWh, a production above the multi-year average 1985-2015 with about 1,243 GWh (GigaWatts hours).

The efficiency of electricity production of our Electric Power System for 2016 is estimated as follows:

• Accumulation of electricity in the form of potential hydropower reserves
• performed in accordance with hydric situations and energy needs;
• Production and import / export optimization was performed in function of electricity needs;
• Coverage of the peak load has been realized;
• Public production is adapted to hydrological conditions;
• Water discharges are carried out to protect the safety of dams;

During 2017, the energy sector demonstrated a stability in the activity of production, transmission and distribution of electricity by maintaining and maintaining optimal physical operation parameters and very good financial results.

From the analysis of the history of electricity production recorded in the country, the year 2018 has set a record in terms of total production starting from 2003 from domestic sources. Compared to the multi-year average of 5,476 GWh, it must be said that production for 2018 has increased.

During 2019, the Energy Sector has had stability in terms of electricity generation, transmission and distribution activity, maintaining and maintaining stable operating parameters. However, there is still work to be done in terms of diversification of generation resources, addressing issues and solutions as efficient as possible in terms of supporting the development of renewable generation resources and the settlement of financial obligations.

Suffice it to recall the ruin we inherited in the power system where theft and non-payment of energy accounted for up to 65% of the energy thrown into the system. Debt inherited in this chain exceeded $ 1.2 billion or 7% of GDP. After the departure of CEZ, a major conflict broke out, deepening its financial hole with another $ 270 million. With the letter dated 30 September 2013, the legal consultant Derains & Gharavi states that the rights and interests of the Republic of Albania are being put in danger. He states that the documentation of Albania's claims was incomplete and as such has led to the impossibility of reviewing these claims. The Albanian side agrees to compensate the Czech side for a value of 87.1 million euros, including interest, the total amount reaches 95 million euros and this extends over several years until 2018.

Electricity losses, including technical and non-technical ones, represent the most difficult challenge and with the most severe detrimental effect on the economic-financial activity of

the Distribution System Operator (DSO). They also prove the great work that needs to be done in order for this problem to find the right solution.

II. The practical part of the study

II.1. Evidence of technical-economic indicators

During 2016, the effectiveness of electricity sales remains in increased values compared to the period 2011-2014, always referring to the determining factors in the level of electricity consumption efficiency, which are:

1. Level of electricity losses in distribution.
2. Level of billed electricity receipts.

The Electricity Distribution Operator, after completing the processing of data for the 2015 balance sheet, has ascertained a significant increase in receipts and a record decrease in losses. The following table reflects part of the dynamics of these indicators during the years 2012-2016.

Table 1. *The level of energy loss in % and receipts in (Billion ALL) in the network for the years 2012-2016*

Indicators	2012	2013	2014	2015	2016
Receipts in (Billion ALL[1])	37,5	38,3	49,7	65,7	93.4
Energy loss in %	46.8%	45%	37.8%	31.3%	28.4%

Source: ere.gov.al

The Distribution Operator of Electrical Energy (DOEE/OSHEE)[2] for the first time comes out with a positive financial result. In 2012 the financial result was negative 30 billion ALL , while in 2013 it was negative ALL 27 billion. In 2014, a negative 4.5 billion ALL. OSHEE balance sheet for 2015 is positive with ALL 14.9 billion. The total losses reported by the Company for 2016, reach 28.04%, marking a significant decrease compared to 2015. The total level of receipts for 2016 reported by (DOEE/OSHEE). has increased by 4% compared to the same period for 2015.

The increase in receipts has already entered a normal upward trend from year to year, while losses are continuing to decrease, thus resulting in millions of euros of savings for the company from non-import of energy, thus facilitating (DOEE/OSHEE) in its finances for more investment.

Specifically in 2018 the collection of current invoices, for which the collection period has ended is recorded at the level of 87% from 66% in 2013 or 74% in 2014.

While for 2019 we have an improvement of the collection rate to about 89.5% as a realization, with a significant increase compared to previous years.

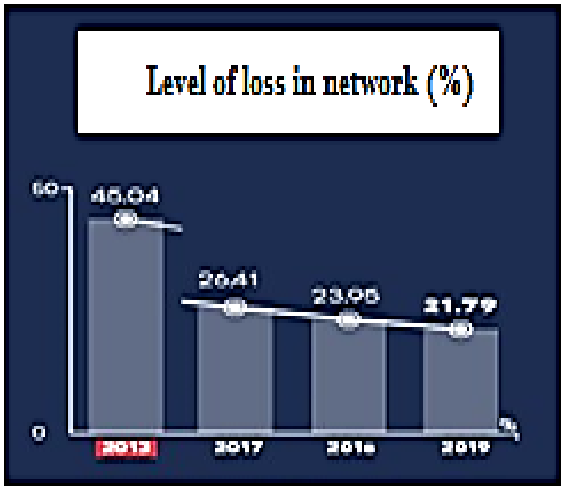
Table 2. *Level of loss and receipts in network during years 2013-2019*

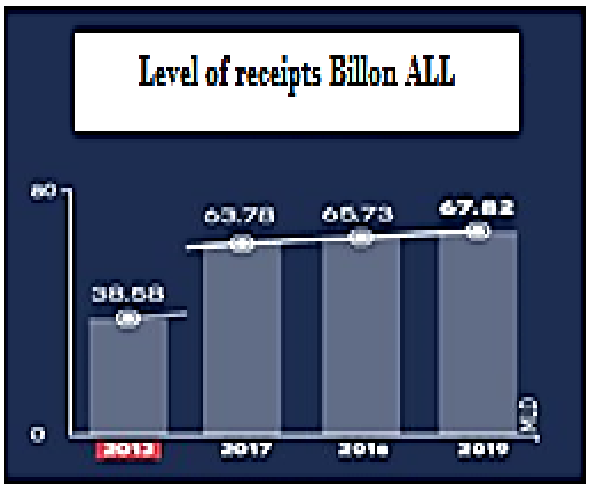
Indicators	Units	2015	2016	2017	2018	2019
Loss of energy in network	%	0.302245	0.279939	0.252182	0.233428	0.217162
Consumption of electrical energy	kwh	**7,265,089**	**7,094,061**	**7,439,609**	**7,638,848**	**7,613,964**
Total loss	kwh	2,195,837	1,985,901	1,876,138	1,783,118	1,653,465

Source: http://www.instat.gov.al/ *dynamic of level of loss during (2015-2019)*

[1] ALL-Albanian LEK
[2] OSHEE- The Distribution Operator of Electrical Energy (DOEE/OSHEE)

Graf 1. *level of loss and receipts*





Source: ere.gov.al

The collection of current bills marks an increase over the years from 66% in 2013 to about 90% in 2019. The table below gives the dynamics of this important performance indicator in the energy system.

Table 3. *Dynamic of receipts rate during years 2015-2019*

Indicators	2013	2014	2015	2016	2017	2018	2019
Receipts rate	66%	74%	79%	83%	86%	87%	89.5%

Source: http://www.instat.gov.al/

Revenues from the sale of energy for 2019 result in an increase of 2% or in the amount of about 1.3 billion ALL compared to the same period a year ago.

The increase in receipts and the decrease in losses, of course, is also reflected in the debt indicators of the company, whose level in 2014 reached ALL 126.5 billion, while today, including interest rates, reaches ALL 105 billion. Thus, while in the years 2012-2014, debt increased by an average of ALL 10 billion per year, with the launch of the reform, it stopped growing and started reducing by about ALL 20 billion in the last two years. The reduction of the cost of lost energy is 26 million euros less than in 2015, while compared to 2014 it is about 80 million euros.

(DOEE/OSHEE) has invested over 10 billion ALL, with its own funds, in regions and projects, where it was not intervened for 40 years in a row, laying about 2 thousand km line TM and TU[3], construction of cabins and N / Stations, where beneficiaries are about 370 thousand subscribers, or at least 1/3 of the population, in just two years.

Recall that in 2014, receipts were about 49.1 billion. The increase in receipts has enabled the company to finance those projects in terms of improving the quality of service.

Losses are decreasing, thanks to the good management of the situation with debtor subscribers, but recently also thanks to investments in the amortized network, from where losses and thefts reached 4 years ago about 50%.

II.2. Effective management of the energy sector

Effective management of the energy sector is related to a number of reasons. The study has tried to identify the basic factors that influenced the improvement of the situation since 2013

[3] TM&TU- low and medium voltage

when we have a significant reversal of the results of the energy sector. The basic results of the study interest are the level of receipts and that of losses.

In 2018, 39,394 complaints were registered, from 62,507 in 2017, with a decrease of 37%, which proves the performance and increase of quality in service and billing. The solubility for 2018 is 102.5%. From the total of complaints of 39,394 registered in 2018, it results that 25481 complaints belong to this year's bills, occupying a share of the total not more than 0.2%.

(DOEE/OSHEE) continue with the investment plan to further improve the quality of electricity supply. During the period 2015-2018, about 33 billion ALL have been invested, while the plan for 2019 is about 8.5 billion ALL.

Thanks to financial discipline, (DOEE/OSHEE) has also enabled the necessary investments to guarantee the security and stability of the distribution network.

This figure inevitably reflects the Distribution Operator's commitment to:

a) guaranteeing a continuous supply of energy to consumers despite the drought;
b) managing the financial situation without burdening the State Budget;
c) keeping unchanged electricity tariffs for final consumers.

Other reasons which are related to the managerial and organizational side for achieving these results are considered:

Proper management, continuous monitoring, real commitment, setting strict rules and strictly enforcing them, continuous training of staff and its evaluation as a primary asset, increasing investments and their maintenance, etc., make it possible to the results increased from year to year.

Ongoing management and training of human resources is the core of the smooth running of any function. It has worked continuously with the training of staff both professionally and ethically. Customer care offices are the first encounter with the subscriber because they await their complaints and requests. Ethical communication, efficiency in resolving and handling complaints, are of particular importance. These requests are then transmitted to the agency from where their treatment begins. Agencies delegate to regional and central directorates. Respecting the deadlines for solving them is also a challenge which should not be neglected.

Risks which come as a result of unpredictable external factors, such as natural disasters, network damage, theft and abuse, etc. are considered as external risks. This has really been a challenge. Strong and indisputable measures have been taken for this. Regarding the theft and abuse of energy, it is worth mentioning the recovery reform, which brought change in the legislature, considering the theft of electricity in a crime that is prosecuted. Task force teams in cooperation with the state police have carried out actions to identify illegal connections and prosecute violators of the law. The punishment was both administrative, fined and criminal. This has led to the systematization of billing and increased revenue levels for the company.

Network damage. It should be said that (DOEE/OSHEE) is constantly increasing investments in the network, it is worth mentioning the fact that Elbasan is an example in laying the line with ABC, which brings increased energy quality and energy delivery in every area, bringing continuous supply and without interruption. Prophylactic services are also ongoing in order to maintain the network.

Expectations for the future

According to the WB (World Bank) the (DOEE/OSHEE) objectives should be reviewed to further improve the level of losses. It is expected that according to this Bank the losses will be reduced by 16.5%. This is another important objective to better evaluate the performance of the energy sector.

III. Discussion of study results (conclusions)

As a result of a well-organized work and an effective management of the unfavorable situation in the energy system (until 2013), it has become possible to improve two important indicators for evaluating the performance of the sector:
a) network losses, and
b) receipts.

Losses in the network have improved from 30% in 2015 to about 21.7% in 2019. During this period we have an average improvement of about 1.38% per year or a continuous decline in losses.

At the same time the collection rate has increased by about 3.92% per year or 23.5% from 2015 to 2019.

The improvement of these indicators has affected other indicators related to them, but the main factor according to the study is the effective management of the situation.

Changing the management of the situation (especially after 2013), has brought significant improvements in performance appraisal indicators.
Effective management of the situation, changing the way it is administered, created the opportunity to increase positive indicators and reduce negative ones.

IV. Recommendations

At the end of this study for all stakeholders it is necessary to give some managerial recommendations, since the focus of the study is considered to find the factors that favor the improvement of basic performance indicators.

To further improve this situation, as well as to maintain a progressive and sustainable development, it is recommended:

- Continuous improvement of management through, setting objectives, creating action plans, monitoring and continuous control of them, performance appraisal is considered as an opportunity to increase the effectiveness of the sector.
- Continuous improvement of decision-making, collection of opinions of energy users, the whole system of suggestions from the various parties that use it and making it available to the responsible persons in decision-making.
- Responsible people in decision-making should be good experts in the field to create the most effective strategies to provide not only short-term results, but also that will have an impact in the future.
- Drafting effective strategies which create opportunities that through the improvement of technical methods and equipment to create a quality and efficient distribution system.
- Risk management, their identification, drafting plans in real time, monitoring their implementation, would significantly reduce technical and monetary losses.
- Establishing rules based on the constant changes that the market and society undergo, as well as their strict implementation.
- Continuous study of the investment system, efficient use of this system, finding the most important and strategic points in investments, their maintenance, so that the results increase progressively from year to year.
- Increased investments in the distribution network will lead to increased energy quality, increased investments in the metering system will lead to accurate billing and minimization of losses, which means a positive energy balance.

- Creating the most effective methods and techniques and results for continuous training of human resources in order to create highly functional and favorable human capacities.
- Ongoing staff training and its evaluation as a primary asset.
- Educating readers and taking action against anomalies is crucial to managing this risk.
- Maximum elimination of wrong reading, thus reducing losses in kwh, reducing the number of subscriber complaints, using useful time, etc.
- The meter system is very important. Their constant control, accurate reporting of anomalies will lead to the proper management of the energy metering base.
- Continuous improvement of the communication system with customers and clients.

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Enhancement of the forest-wood-energy supply chain: the case of the Gargano Promontory (Italy)

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Abstract: Wood arboriculture (or forestry) experienced significant growth in Italy in the early '90s; this growth was favoured by the issuance of the EEC Reg. 2080/92, followed by Reg. 1257/1999. Despite the opportunity to take advantage of the abundance of land to produce timber, the timber industry in Italy is not yet developed and enhanced.

The mountain economy therefore requires that we invest in the timber industry, with beneficial effects on employment.

There are many factors on which to act to revive the forestry sector in Italy:

- improve the supply of raw materials for industry and for the production of bio-energy;
- improve product quality;
- reduce the environmental impact as much as possible; and
- optimize production factors and efficiency in the management of forestry companies, which are often very fragmented and small.

In line with the Italian National Plan of Forestry, a pilot project was carried out, aimed at upgrading the forest-wood-energy chain in the Apulia region. The main area involved, given its strategic importance, was the Gargano Promontory, with a wooded area of over 150,000 hectares.

The aim of this paper is to test the feasibility of a forest-wood-energy supply chain in the province of Foggia (Italy), involving forestry companies, and to suggest the establishment of on-site processing companies that do not currently exist. The majority of extracted wood is not transformed on site, but sold crude to be transformed elsewhere in semi-finished and/or finished products to be allocated to various sectors, including bio-energy, construction (wood for structural purposes) and tourism (light infrastructures and furniture in farmhouses, nature trails and adventure parks). This business model of local forest companies does not fully exploit synergies arising from activation of a forest-wood-energy chain and lets other territories take advantage of the benefits associated with the production and processing of high-quality timber.

Keywords: sustainable forest management; forest wood supply chain; life cycle assessment (LCA);

JEL Classification: Q23

Introduction

The purpose of this report is to evaluate the feasibility of a forest-wood-energy supply chain through an environmental and financial analysis employing specific methodologies.

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Contributions of the authors: G. Cappelletti and C. Russo have written paragraph 2; P. Bianchi has written paragraph 3, the remaining parts were written by all the authors

The first part of this paper, concerning environmental analysis, examines the activities that distinguish the "value chain" of the forest-wood-energy supply chain and studies its life cycle. The case in question is contextualized in the Gargano area (Apulia region, South Italy). The potential environmental impacts associated with the various activities of the chain were examined, from cutting and felling in the field to the production of lamellar panels. To this end, the life cycle assessment (LCA) methodology was applied to identify environmental criticalities and possible actions to improve the impacts themselves.

The following paragraphs describe the financial analysis, after a brief presentation of the market data of the potential and first sector of use of the lamellar panels obtained from the processing of wood from the Gargano area. Subsequently, this study moves on to analyse the business model of the entrepreneurial initiative (start-up) that we intend to launch to activate the forest-wood-energy supply chain in Gargano. Based on the data collected relating to the investments, the times and methods of work, the costs of raw materials and labour, the structure of the sources of financing, etc., the overall cash and accrual flows of the investment are examined to verify the financial feasibility and its economic convenience.

2. Environmental analysis

2.1 Foreword

The LCA methodology was used for the environmental analysis; the GaBi software from Sphera was used for data processing. Such software enables modelling each element of a product from a life cycle perspective, providing companies with the elements necessary to create more eco-sustainable products (IKP; PE GaBi 4, 2002).

LCA is used to evaluate and quantify the resources that have been consumed and the environmental impacts of a product, a process or a certain activity during the course of the phases that characterize its life cycle. It is based on a standardized procedure presented in ISO 14040:2006 and ISO 14044:2006, which involves four phases:

- Definition of the objective of the system and its reference boundaries;
- Creation of the inventory, useful for the collection, quantification and organization of material and energy flows;
- Evaluation of environmental impacts;
- Interpretation of results.

2.2 Definition of the objective of the system and its reference boundaries

The objective of the study is environmental analysis relating to the production of timber from the wood supply chain, limited to the construction of lamellar panels. The boundary of the system is therefore limited to this semi-finished product. The phases considered are tree felling, preparation (limbing, de-chipping and debarking), transport to the sawmill, further cutting of the trunk, processing and transformation into lamellar panels.

2.3 Inventory phase

The inventory phase consists of the collection and organization of environmental data to draw up an inventory, that is, a balance of flows of materials and energy useful for the subsequent phase of the environmental impact assessment.

The information and data from the following study were collected from two forest companies operating in Gargano for the felling, preparation, logging and transport of raw wood, and from Legnolandia Srl for the lamellar panel production.

To obtain the missing data necessary for the analysis, the Ecoinvent database was consulted (Frisch-knecht & Jungbluth, 2007).

Table 1. *Data relating to the tree-felling operation*

INPUT		per FU	**OUTPUT**		per FU
Diesel (tractor)	kg	2.46	Virgin timber	m^3	1
Lubricating oil	kg	0.7	Cutting waste (wood)	m^3	
Gasoline (chainsaw)	kg	1.2			
Two-stroke oil (chainsaw)	kg	0.1			

Source: Data collected from forestry companies in Gargano

Table 2. *Machinery used for the transport of timber*

INPUT		per FU	**OUTPUT**		per FU
Diesel (tractor, truck)	kg	2.39	Virgin timber	m^3	1

Source: Data collected from forestry companies in Gargano

Table 3. *Input for the production of lamellar panels*

INPUT			**OUTPUT**		
Raw timber	m^3	1.54	Semi-finished products (lamellar panels)	m^3	1
Electricity	kWh	79	Wood waste (35%)	m^3	0.54
Automotive diesel	L	0.002		%	35
Two-stroke engine fuel	L	0.06	Formaldehyde	%	0.00006
Water for wood treatment	L	54.34			
Water for other uses	L	2.33			
Polyurethane glue for lamellar gluing	kg	0.2			
Wood-impregnating agent (autoclave) melamine, specific weight 1.57 g/cm^3	L	2.47			

Source: Data collected from Legnolandia Srl

The first operation performed is felling the trees; the information relating to this operation is shown in Table 1.

Table 2 shows the data relating to the transport of the timber.

All data are reported as the functional unit (FU) fixed in 1 m^3 of virgin wood.

Production factors, in addition to labour, include the consumption of fuels and lubricants used for equipment and mechanical and transport means.

As a by-product of the felling, wood waste is obtained, which is chopped or recovered as firewood.

Once the raw wood has been obtained, it is sent to the processing plant for transformation into lamellar panels. After selecting the boards to be processed, the panels are dried to reduce the moisture content. Subsequently, the boards are cut, joined and glued using a polyurethane glue and the wooden slats are pressed, thus obtaining lamellar panels.

Table 3 shows the inputs necessary for obtaining lamellar panels, namely electricity, diesel fuel, two-stroke engine fuel, water for treating wood and other uses, glue and an impregnating agent for wood. From 1.54 m^3 of raw wood, 1 m^3 of lamellar panels is obtained.

The waste from wood processing is chopped or recovered as by-products.

2.4 Evaluation of environmental impacts

The impact assessment phase (LCIA, life cycle impact assessment) aims to highlight the extent of the environmental changes resulting from releases into the environment and the consumption of resources caused by the production activity in question. To carry out this phase, it is necessary, first, to select the impact categories, indicators and models, which must be in accordance with the objectives and scope of the study, internationally accepted and identified to avoid double counting.

In the subsequent classification phase, the results of the inventory analysis (such as material/energy consumption and solid, liquid and gaseous emissions) are placed in the various impact categories, according to the effects they can have on the environment locally, regionally or globally (Greg & Svanstrom, 2016).

This operation can be complicated, as the same substance can contribute to various impact phenomena, often causing chain effects that are difficult to interpret. It is also necessary to consider that this approach, being general, leads to qualitative connection of a production process with certain impact categories. Thus, for the moment, the environmental effects should only be considered potential.

After classifying the various impacts caused by the process, the characterization phase follows, which allows for determining the contribution of the individual emissions in a homogeneous and quantitative way. Therefore, in this phase, the results of the inventory analysis are converted, using internationally recognized characterization factors, into indicators, using common units of measurement, which are representative of the impacts on the environment and human health, thus allowing the contribution to each category to be expressed quantitatively. A quantification model was created for each impact category (IPCC, 2006). Table 4 shows the environmental impact indicators considered, the related quantification models (in square brackets) and the units of measurement.

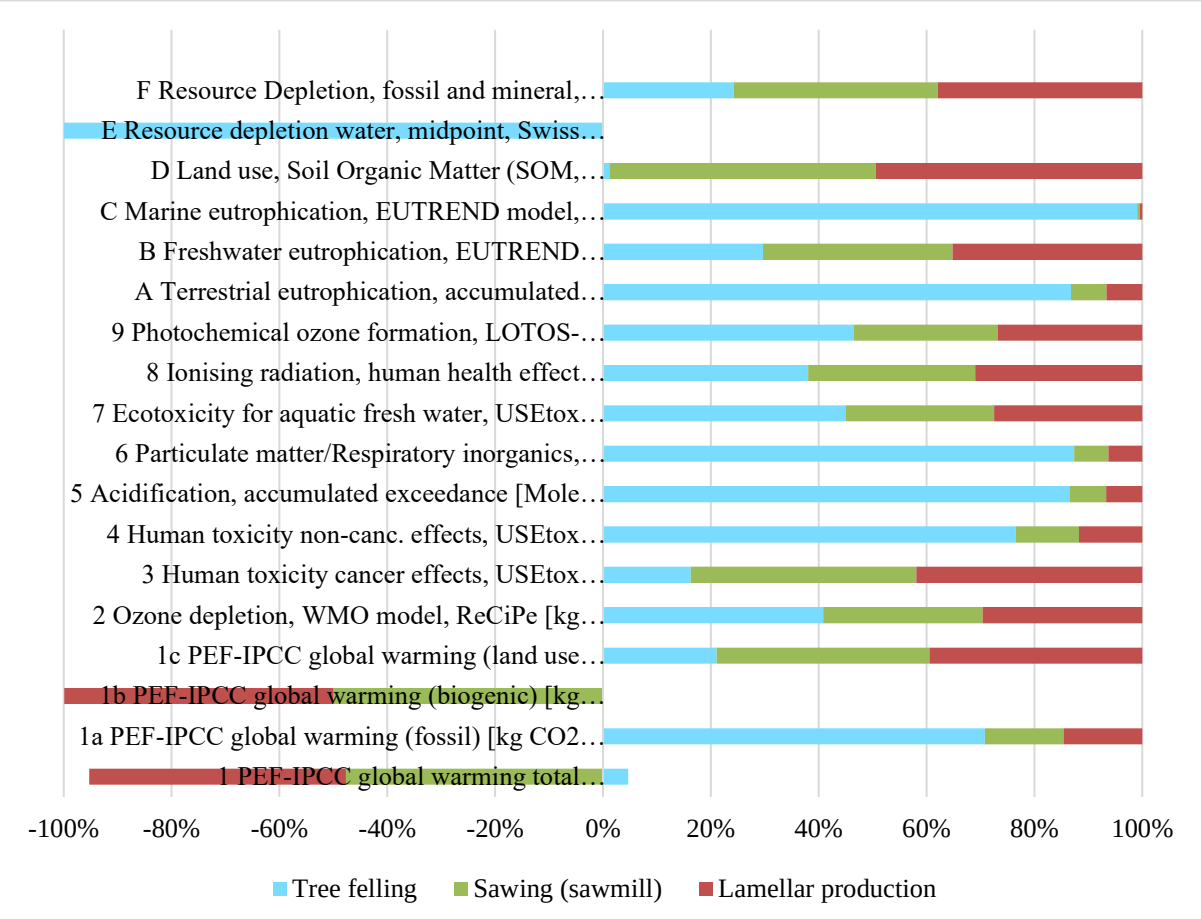
Table 4. *Classification of environmental impacts*

Impact categories	**Tree felling**	**Lamellar production**
1 PEF-IPCC global warming total (fossil+biogenic) [kg CO_2 eq.]	5.30E+01	-4.96E+02
1a PEF-IPCC global warming (fossil) [kg CO_2 eq.]	5.21E+01	5.09E+01
1b PEF-IPCC global warming (biogenic) [kg CO_2 eq.]	8.86E-01	-5.47E+02
1c PEF-IPCC global warming (land use change) [kg CO_2 eq.]	2.20E-01	5.24E-01
2 Ozone depletion, WMO model, ReCiPe [kg CFC-11 eq.]	2.48E-06	1.87E-06
3 Human toxicity cancer effects, USEtox (without long-term) [CTUh]	7.88E-08	2.19E-07
4 Human toxicity non-canc. effects, USEtox (without long-term) [CTUh]	9.93E-06	3.08E-06
5 Acidification, accumulated exceedance [Mole of H+ eq.]	3.84E-01	9.85E-02
6 Particulate matter/Respiratory inorganics, RiskPoll [kg PM 2.5 eq.]	5.82E-02	7.38E-03
7 Ecotoxicity for aquatic fresh water, USEtox (without long-term) [CTUe]	8.14E+00	6.23E+00
8 Ionising radiation, human health effect model, ReCiPe (corrected) [U235 eq.]	1.37E+01	1.14E+01
9 Photochemical ozone formation, LOTOS-EUROS mod, ReCiPe [kg NMVOC eq.]	1.92E-01	1.67E-01
A Terrestrial eutrophication, accumulated exceedance [Mole of N eq.]	2.09E+00	4.10E-01
B Freshwater eutrophication, EUTREND mod, ReCiPe (without long-term) [kg P eq.]	3.24E-04	5.75E-04
C Marine eutrophication, EUTREND model, ReCiPe [kg N eq.]	1.35E-01	8.14E-03
D Land use, Soil Organic Matter (SOM, Ecoinvent&Hemeroby - EMS-19May2015) [kg C deficit eq.]	5.02E+01	2.07E+03
E Resource depletion water, midpoint, Swiss Ecoscarcity (v1.06 - EMS- 19May2015) [m^3 eq.]	-1.44E-03	5.96E-03
F Resource Depletion, fossil and mineral, reserve Based, CML 2002 [kg Sb eq.]	6.22E-04	1.03E-03

The impact categories, shown in the previous table, are grouped in Figure 1 to understand which are most influential during the cutting and felling phase and during the production of lamellar panels.

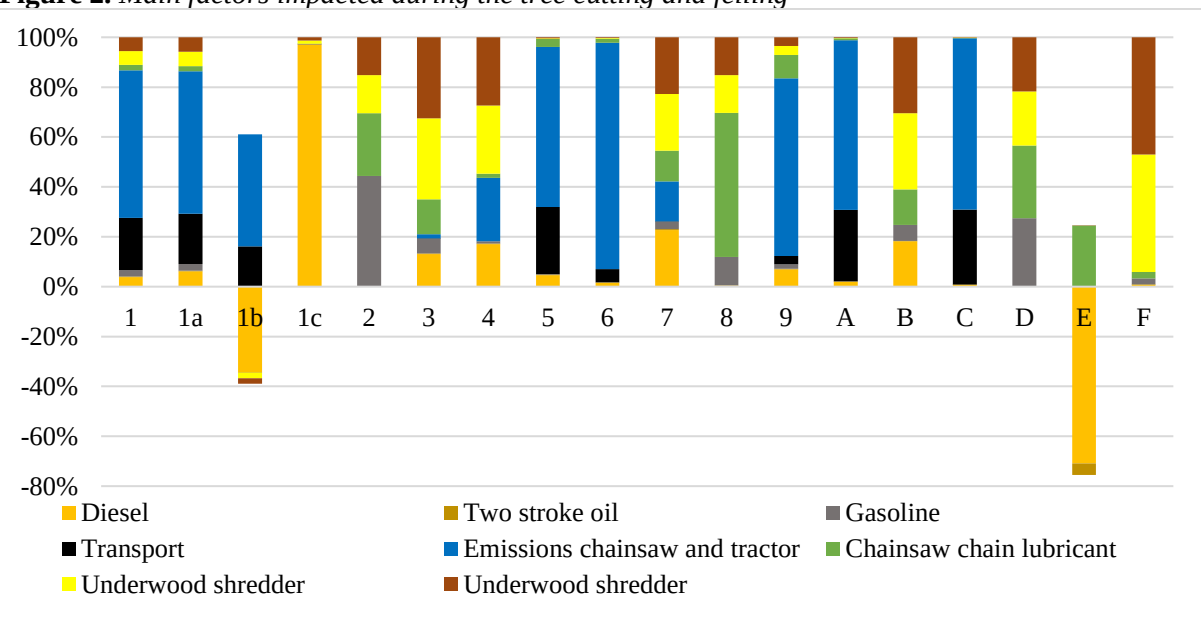
The “Marine eutrophication” and “Particulate matter/Respiratory inorganics, Risk poll” impact categories occur during the cutting and abatement phase due to the use of fossil fuels as fuels and lubricants. The “Land use, Soil Organic Matter” impact category is mostly present during the lamellar panel production. Positive impacts are highlighted for the “PEF-IPCC global warming (biogenic)” and “PEF-IPCC global warming total (fossil + biogenic)” categories.

Figure 1. *Impact categories for stages of wood processing*



Source: Data collected from forestry companies in Gargano

Figure 2. *Main factors impacted during the tree cutting and felling*



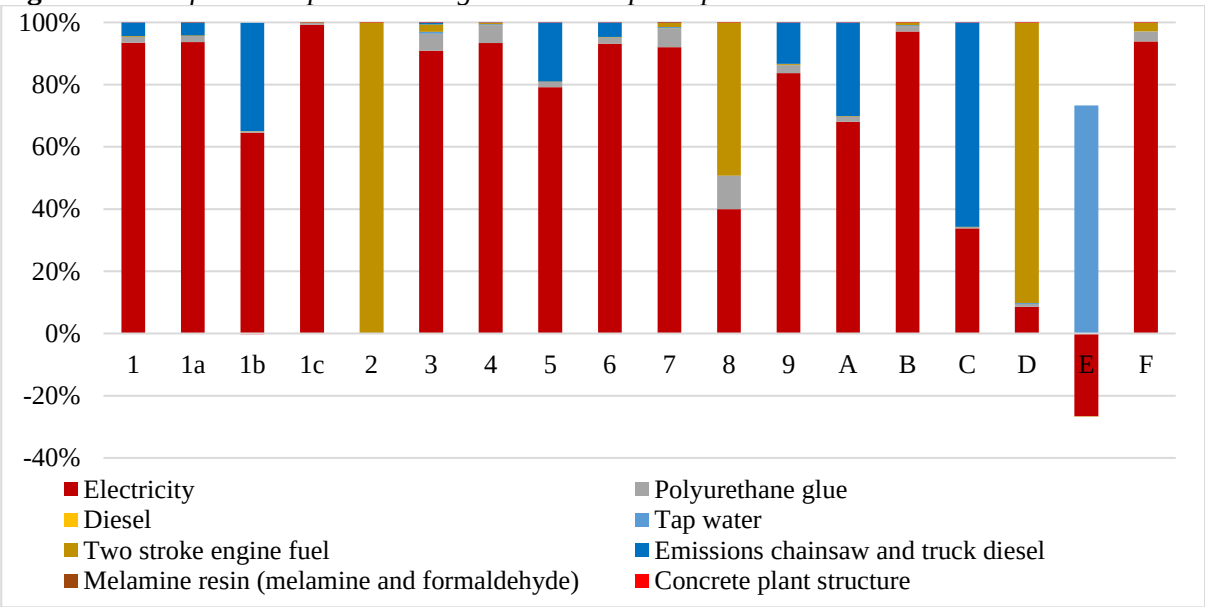
Source: Data collected from forestry companies in Gargano

Figure 2 shows how the different variables (e.g. diesel, emissions related to chainsaw and tractor use, chainsaw chain lubricant, mixture of two stroke oil and gasoline, undergrowth shredding and transport) affect the various environmental impact indicators. Figure 2 identi-

fies the elements that can have the greatest environmental impact during tree cutting and felling. As can be seen among these elements, impacts relating to the use of fossil fuels during the various operations and transport emerge in particular.

During the production of lamellar panels, the greatest environmental impacts derive from the use of electricity and the generation of wood waste (Figure 3).

Figure 3. *Main factors impacted during the lamellar panel production*



Source: Data collected from Legnolandia Srl

2.5 Interpretation of results

Among the improvement proposals, the following is suggested.

For the cutting, abatement and transport phases, the strong incidence of fuel consumption, which has a significant environmental impact, was noted. This provides ideas for necessary optimization of movements and processes aimed at finding solutions that provide, for transport, the use of less polluting fuels and favour the use of electrical equipment with consequent use of electricity from renewable sources. Even the use of vehicles with the latest-generation engines, for example Euro 6, reduces consumption and emissions related to exhaust fumes. To reduce the environmental impact of transport, the supply of raw materials from local forests could be considered.

Electricity consumption could be reduced with more efficient systems, such as LED lighting, and electricity from renewable sources, self-produced or purchased from specialized suppliers could be used.

To decrease soil pollution, suitable containment interventions are recommended for any spills of hazardous substances (containment basins, tanks etc.), as well as periodic remediation of the site.

Another important element is human toxicity, due to the use of harmful substances, which should be limited or replaced by less dangerous products such as low-formaldehyde or water-based products, ecological paints and/or organic products obtained from vegetable raw materials (e.g. waste from the agro-food industry).

The significant water consumption could also be reduced with water recovery systems or plants that improve recycling and make it possible to reuse water in the production process.

An important strategy is to use wood according to a “cascade method”, i.e. if the wood is not suitable for more demanding uses, it can be used for processes that require fewer performance characteristics.

By-products that find no use as timber could be used as fuel. All forest waste and processing waste could be used to power a biomass power plant for drying wood and heating company buildings.

In summary, the study highlights the need to seek solutions that reduce the energy requirement of the supply chain represented by the need for fuel for vehicles and equipment. This would be achievable only following an effort to redesign the entire supply chain, including reducing inefficiencies in transport, choosing renewable energy sources and reducing waste, which can represent a real benefit in the perspective of a circular economy.

3. Financial analysis

In the previous part of this paper, the activities that distinguish the "value chain" of the forest-wood-energy supply chain were analysed, and its life cycle was studied. In the following paragraphs, the market data of the green building sector – the potential and first sector of use of lamellar panels obtained from processing wood produced in Gargano – are briefly presented, and the business model of the entrepreneurial initiative (start-up) is analysed. Based on the data collected, financial forecasts relating to the investment are presented.

3.1. Green buildings market

According to the latest (2019) report available on "wooden houses and buildings" prepared by the Federlegnoarredo Study Center on behalf of Assolegno, which aims to illustrate the trend in Italy of the wooden buildings market (green buildings sector), sales of wooden houses in 2018 grew by 5% compared to the previous year and exceeded 700 million euros, of which 80% were for residential construction, while the remainder referred to non-residential construction.

According to an European Union survey on industrial production (PRODCOM), in Italy, there was a 10% increase (2018 compared with 2016) in the construction of prefabricated wooden buildings. Based on these results, Italy ranks fourth in Europe for the production of wooden buildings (Germany ranks first, Sweden second and the United Kingdom third. Italy is ahead of Austria, which ranks fifth).

Ultimately, considering that in Italy the number of specialized operators in the sector is still low (especially in Southern Italy) and thus the growth rate is favourable (also due to the increasing sensitivity of public opinion towards issues of eco-sustainability and energy efficiency), it is believed that an investment initiative that exploits the potential of Gargano wood in the construction sector can find adequate market space.

3.2. Business model of the start-up

Before developing the business plan relating to the entrepreneurial initiative to verify the financial feasibility, it is necessary to clarify the "business model" and, in particular, the "value offered", the "customer segments", the "key activities" and other important elements (Eden & Ackerman, 1998).

The following table illustrates the information corresponding to various factors that distinguish the business model of the entrepreneurial initiative being analysed.

The proposed business model focuses on the first and second transformation of forest timber (respectively, the sawmill activities and the production of lamellar panels), while the cutting, logging and transport of logs are expected to be outsourced. This would allow for reducing the risks associated with the supply of raw materials and seasonal production activities (Angiola, 2004).

Table 5. *Business model analysis*

<table>
<tr><td rowspan="2">Key partners

Apulia Regional Government

Consortium of Gargano reclamation authority

Community of Gargano National Park (by means of forest resources to be exploited also for tourism purposes)

The forest companies (cooperatives) that already operate in the Gargano area for the cutting, logging and enhancement of wood resources</td><td>Key activities

Purchase of logs from forest companies;
first transformation (sawmill);
second transformation (production of lamellar wood for structural purposes: “X-LAM panels”).</td><td rowspan="2">Value added

Panels for structural purposes (so-called X-LAM panels) for the green building sector. This is a fast-growing European market (see the 4th report on wooden houses and buildings published by FEDERLEGNOARREDO, 2019).
Use not only for private buildings, but also for public administrations (especially requested by municipalities for the construction of school buildings and sports facilities, above all).</td><td>Customer relationships

Also through the Consortium of Gargano reclamation authority, there are strong commercial relationships with companies in the sector, potential customers.</td><td rowspan="2">Market segments

Residential construction

Non-residential construction

Public administration</td></tr>
<tr><td>Key resources

Raw material (characterization and qualification of “Adriatic Garganico Wood” as suitable for structural purposes)

Know-how of the staff of the Consortium Gargano reclamation authority regarding the enhancement of wood resources
Political-administrative support of the Apulia regional government for the implementation of the investment project</td><td>Distribution channels

Short forest-wood-energy supply chain

Retail market: construction companies

Wholesale market: construction material marketing companies, also in associated form (purchasing groups)</td></tr>
<tr><td colspan="2">Costs structure

Capital intensive with prevalence of fixed costs.
Low seasonality, as the cutting and logging phases (with greater seasonality) are outsourced to specialized companies (cooperatives). The focus is on the first transformation (sawmill) and second transformation (production of X-Lam lamellar), by purchasing already-cut logs. In this way, it is possible to raise labour productivity and, in particular, increase the number of annual working days (up to 250 days/year).</td><td colspan="3">Revenues

Sale of X-LAM panels (main business)

Sale of wooden products for street furniture and playgrounds

Sale of processing material for energy production (e.g. pellets)</td></tr>
</table>

For prudential reasons, any (technological) synergies related to the activation of further processing of the wood taken from the forest were not considered, for logs not suitable for structural purposes due to their qualitative characteristics, such as the use of waste wood for producing heat to dry the wood during the main processing and heating the work environment. Furthermore, the possible use of processing waste was not considered for the activation of further business lines (economies of scope), additional to the main one, including the production of pellets, frames, furniture, furnishing accessories and crafts. The activation of new business lines and the exploitation of synergies can favour the achievement of higher revenues than expected and/or incurring lower costs (Eden & Ackerman, 1998).

The forecasts refer to a 10-year period, in consideration of the duration of the "wood cycle". The initiative is scheduled to start in 2021-22.

Two forecast scenarios are developed, the first (best) relatively more favourable than the second (worst), compatible with the growth forecasts of the Italian and European economy due to the impacts of the COVID-19 pandemic. According to the Economic and Financial Document (DEF) of the Italian central government from April 2020, Italy's real GDP is expected to grow by 4.7% in 2021. The forecasts of the European Central Bank (ECB) regarding GDP growth rates of the entire euro area amounted on average to around 1.3% in 2021 and 1.4% in 2022.

That said, the two scenarios (best and worst) differ in the annual sales forecasts, resulting in a different use of the installed production capacity.

In both scenarios, sales volumes are expected to grow by 1.4% in the second and third years of the business plan. Therefore, the ECB's forecast of the average growth rate of real GDP in the euro area in 2022 is considered. This is a prudential forecast, compared with the values estimated by the Italian government.

Due to the uncertainty inherent in the estimate of the growth rates of the Italian and European economy in the coming years, and above all due to the pandemic, and the consequent difficulties in forecasting the future revenues of the investment initiative in the medium-long term, it is assumed that sales volumes will remain constant from the fourth year onwards. In other words, the turnover growth rate is set to zero after the third year (Massari, 1998).

The investment initiative involves about 20 employees, including workers (direct and indirect labour) and administrative and sales staff (Horngren, Sundem, & Stratton, 2005).

The investments to be made in the first year relate to plants and machinery necessary for the first (sawmill) and second transformation (lamellar production) phases.

3.3. Return on investment and payback period

The following table illustrates the main financial ratios adopted to estimate the profitability of the investment (Sostero & Buttignon, 2001; Zanda, Lacchini, & Onesti, 2005).

Table 6. *Financial ratios*

Ratios (ten-year average data)	Best Scenario	Worst Scenario
Return on equity (ROE before taxes)	33%	22%
Return on investment (ROI before taxes)	13%	10%
Return on sales (ROS)	19%	11%
Cost of debts (% of sales)	4%	6%

The payback period corresponds to the time needed to replenish the total capital invested in the first year.

Analysis of the financial prefiguration indicates that the payback period equals to 4 or 6 years, corresponding to the best or worst scenario, respectively.

4. Conclusions

This study aimed to analyse the financial, social and environmental feasibility of an investment project concerning the activation of a forest-wood-energy supply chain in Gargano.

Analysis revealed the following results.

Financially, the payback period of the investment equals to 4-6 years (depending on the scenario). Therefore, from the fifth year, the initiative tends towards self-financing.

Socially, the initiative involves about 20 employees and the activation of forest businesses (cooperatives) in the area as suppliers of the main raw material (logs from the forest).

Environmentally, the initiative allows for creating a short supply chain and, consequently, reducing the environmental impacts related to transport. A series of interventions aimed at reducing the environmental impact using the best available technologies (BATs) would also be desirable, as indicated analytically in 2.5 “Interpretation of results” in the “Environmental Analysis” section.

With a view to a circular economy, the processing waste (shavings, trimming, sawdust and scraps due to log defects) could also be exploited with a “cascade” method for energy use for the self-production of electricity and heat (very useful for drying semi-finished products). The “cascade” concept involves first the use of wood as a raw material or building material. If the wood is not suitable for such uses, it can be used for energy production.

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Omni-channel business strategies: opportunities and challenges

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Abstract: Any business that is about to explore new distribution and sales channels , whether it is for ordinary distribution or e-commerce, must have as clear the final project and the suitable structure for its realization. Nowadays, e-commerce is almost universally considered as the best sales channel, addressed to an exponential growth of the business volume. Thus, analyzing possible marketing channels that can be used to get the customers, taking into consideration "push" and "pull" marketing strategies is essential for any business. Then, an effective strategy should evaluate the possibilities touch points between companies and consumers and how companies could interact with them through various types of channels.
The choice of channel is essential for companies offering their own brand and their products, but also for the consumer, which, considering the type of channel chosen, will experience a different customer journey in terms of prices and of emotions. An omni-channel strategy represents an approach to sales and marketing that provides customers with a fully-integrated experience, overcoming the single-channel and multichannel marketing strategies and allowing companies allows to achieve more satisfactory results.
This research therefore analyzes all aspects inherent to an omni-channel strategy and in particular the impact of innovation, technology and the online commercial offer. A winning omni-channel strategy is able, in fact, to combine the advantages of the on-line offer (e-commerce) with those of the off-line offer (in store). In the research, it emerges therefore either that both methods of sales result fundamental when they work in synergy with each other, giving the possibility to customer to live a hybrid experience that involves the use of both channels. The customer, in fact, can for example take advantage of all the information present online about the brand or product chosen and then go to the store for the real purchase. Therefore, the physical experience that the consumer lives inside the store, interacting with the staff, becomes equally important.
Through some case studies, we will demonstrate how A similar sales approach also helps companies to analyze consumers' online requests by creating a database of useful information in order to monitor and possibly modify the marketing strategies, meeting new customer needs.

Keywords: Business strategies, omni-channel strategies, marketing

1. Introduction

The distribution channels of the products/services offered by companies represent a fundamental aspect to increase the value of the product.

This research, therefore, analyzes all aspects inherent to an omni-channel strategy and in particular the impact of innovation, technology and the online commercial offer.

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Understanding consumer habits, which are constantly changing, becomes the biggest challenge for companies, which are facing the need of buyers to go online but at the same time to live a shopping experience that is as personal and personalized as possible.

The strong trends on the stores of the future are linked to the expectation of transparent stores, therefore the possibility to have every information, from timetables to promotions, interacting with portable devices, without losing the beauty and charm of the experience.

A winning omni-channel strategy is able, in fact, to combine the advantages of the online offer (e-commerce) with those of the offline offer (in store).

In the research, it emerges therefore either that both methods of sales result fundamental when they work in synergy with each other, giving the possibility to customer to live a hybrid experience that involves the use of both channels.

The customer, in fact, can for example take advantage of all the information present online about the brand or product chosen and then go to the store for the real purchase.

Therefore, the physical experience that the consumer lives inside the store, interacting with the staff, becomes equally important.

This research, starting from a case study then put to discussion, will demonstrate how a similar sales approach also helps companies to analyze consumers' online requests by creating a database of useful information in order to monitor and possibly modify the marketing strategies, meeting new customer needs.

2. State of the art and method

Studies in marketing strategies show how the need to adapt to clients' needs, involving them as much as possible in the buying experience, is effective and successful.

The research is in fact proving that the use of different channels, responds to the expectations of the customers.

The case study of Starbuck, a U.S. coffee chain founded in Seattle in 1971. with more than 28500 stores in almost 80 countries around the world, it shows how, through the “Red Starbucks Cup” campaign the digital world has come into contact with the real world, outlining a fruitful campaign for the company.

Starbucks stores sell exclusively their own brand of coffee (ground or bean), tea, beverages, pastries, utensils and coffee machines, but the company's main objective is to "provide a consumer experience", i.e. to offer its customers a unique service that they will not find in another brand's stores.

As now every year since 1997 during the Christmas period Starbucks glasses become red (red cups), recalling the Christmas spirit, involving customers with the use of many different channels during the vacation season.

By proposing the red cups, Starbucks wants stimulate in the most loyal customers the memory of a pleasant event, linked to a moment of celebration, but also attract new clients.

So Starbucks not only promotes the red cups but also tells a story that involves its customers, highlighting that Starbucks makes the cups, but the customers themselves turn them into something really special.

Customers can share on social networks all the images characterizing the red cup, with the *hashtag* indicated and be in the race to win a gift card.

Starbucks also offers its customers the opportunity to highlight their posts and share them with anyone who uses their *hashtag*, thus achieving the spread of the brand among customers.

Online the customer sees the product, perceives the desire and then, in the store, realizes the purchase, in an experience that goes from virtual to real.

The path, however, also follows the opposite direction, with the customer buying in the store and sharing, then the experience online.

Starbuck shows us how, integrated marketing strategies, become the strong point of customer involvement, also thanks to the increase in digital channels in recent years.

However, Starbucks was able to make a large-scale promotion around its event, showing how the buying experience also feeds on a real experience component.

3. Discussion

Any business deciding to explore new distribution and sales channels, whether ordinary distribution or e-commerce, should have a clear idea of their final project and of the structure suitable for its realization.

Nowadays we can universally consider the e-commerce as the best channel of selling, destined to an exponential growth.

Structuring a sales system online, however, requires valid support strategies to commercialize products but also to maintain an effective relationship with consumer, before, during and after the buying experience, through an efficient and well-functioning website.

We can state, in addition, that in order to have a better feedback among users and consequently a greater success, an e-commerce activity must be well visible to real and/or potential users, optimizing its position in the first pages of search engines.

In fact, even a good website, with excellent products and competitive prices, thug appearing not among the first options on a search engine, is expected to have little visibility and to be unsuccessful.

It becomes then necessary for a company selling on line, to be able to structure a complete strategy of monitoring all activities, including the key collateral activities such as social network presence and online advertising.

After identifying the product to be marketed, its market positioning with respect to competitors, the company must also well identify and circumscribe the markets to target.

In fact, the potential offered by e-commerce is unlimited, which can become a real international store, without material boundaries, allowing the companies to reach every potential customer with the unique and simple condition of an access to the necessary technology.

Due to the possible access of anyone, the design of e-commerce requires an in-depth analysis of possible markets and products to be distributed.

On this basis, are required preparatory activities for the trade, the management of logistics and payment phases, the packaging of the product and the languages in which to translate the website, in order to convey to potential foreign customers the idea of transparency on the product/service offered.

The next phase consists in the development of the site through the constant monitoring of the online store, in order to understand if it is moving consistently with the objectives set and especially in line with the market dynamics.

This monitoring has in fact as main objective to allow the companies to rectify their policy put in place, modifying, if necessary, the activities in line with the business purpose.

Monitoring the activities consists, therefore, in that final action of the project, fundamental in making the difference between a successful e-commerce, selling products and making profits, and one of small visibility and destined to failure.

Despite the fact that online commerce is becoming more and more popular, many customers are still looking for a comparison between the products offered online and the ones displayed in the traditional stores.

Some, in fact, check the products online to find out about their characteristics but then still prefer to buy them in a traditional store.

Others, instead, order online, requesting delivery at a physical store, while others still observe the products in stores to buy them later from a website.

It emerges from these considerations that online and offline sales move in parallel.

After these premises, we can then investigate which are the possible marketing strategies, i.e. the most effective ones, in online sales.

Marketing finds its main motivation in the identification of the most suitable tools to satisfy human needs.

Precisely for this reason this discipline is inextricably linked to economic and social changes that affect the market, and therefore it must necessarily adapt and follow the evolution and changes in the needs expressed by consumers.

Companies, therefore, in the development and adoption of their marketing channel strategies reflect this constant search for adaptation and the need to offer more and more value.

The evolutionary process of corporate strategies therefore goes from a single-channel strategy, to a multichannel strategy, up to omni-channel marketing, which appears to be the most effective in current sales contexts.

Omni-channel management, in fact, is developed through the synergistic management of available channels and contact points, in order to optimize the consumer experience and business performance through different channels.

Omni-channel strategy offers the client a consistent and uninterrupted experience through all channels, creating differentiation and potential competitive advantage.

In fact, this commercial approach represents the evolution of other commercial strategies, managing to satisfy the most demanding consumer.

Obviously, since each individual consumer differs from the others in character and characteristics, each customer will evaluate the buying experience in a subjective and different way, appreciating different aspects of the whole customer experience.

Companies, therefore, must ensure maximum integration of all the elements that make up the purchasing process.

Therefore, if the physical interaction, intended as the typical physical actions that take place within the store, brings the following advantages:

- immediate access to the product thanks to the assortment in the store;
- purchasing process experienced by the customer as an event and an experience;
- gratifying sensory experience for the consumer, having the chance to test the product;
- possibility for the customer to receive help and assistance from experienced and qualified sales staff;

from the other side, the digital aspect is able to amplify and enrich considerably the shopping experience.

Beside the physical aspect, in fact, the virtual world offers consumers all the news available thanks to the progress of technology in electronics and information.

In digital purchasing, the advantage is in fact offered by:

- a rich and immediate availability of information;
- significant time savings and instant access;
- transparency in terms of price, determined by the possibility to make comparisons between products and take advantage of any promotional offers;
- a sharing of the experience at a social level, through contact with other customers and the exchange of opinions and advice, even with the reading of product reviews by other consumers.

The main factor distinguishing the omni-channel strategy from the multichannel strategy is the integration of all contact points.

In fact, in this perspective, it is possible to look at all channels as parts of a coordinated whole, characterized by the complete interconnection of each moment characterizing the shopping experience.

From the comparison between the multichannel strategy and the omni-channel one it is possible to highlight their differences, from a strategic point of view.

In fact, while in multichannel approaches the focus is on channels, seen as tools through which the company can reach customers (*inside-out* approach), in the omni-channel strategy it becomes essential the identification with the customer, taking his perspective to create a profitable and lasting relationship in the long term (*outside-in* approach).

Thus, the consequence of the transition to omni-channel marketing is the progressive disappearance of the distinction between the physical and the virtual aspects.

In fact, we can affirm that this clear distinction no longer exists, or at least can no longer be valid, which, as in the past, attributed to physical sales points the ability to make customers try the product through sensory contact and the relationship with the sales force, identifying in online sellers the only subjects suitable to capture customers with a wide selection of products at affordable prices.

With the evolution of technology and the introduction of online channels, the commerce has been transformed by moving more and more towards customers.

In fact, the attention of the seller is increasingly directed to the needs of consumers and to identify the most suitable tools to satisfy them.

In the opinion of many authors, virtual technologies can help companies expand their market and attract new consumers.

One tool above all able to achieve this result is represented by mobile devices, which for their characteristics allow more and better interactions.

In fact, compared to all other tools that can be used, mobile devices allow consumers to access online channels whenever they want.

This factor allows also companies to reach at any time any holder of technological tools such as smartphone, using them as points of contact with customers.

On their own initiative, companies can access databases created with information collected, based on the user's search history or geographical location, offering customers personalized promotional services.

For example, identifying and geographically locating the consumer can be a particularly useful action for the companies in order to optimize the physical store experience for the customer. In fact, the company can offer promotions or provide additional information to the customer located near the store, or even to the customer who is in a competing store.

The mobile devices, then, not only offer the above mentioned possibilities, but countless others that are increasing day by day, offering companies new sources of income.

The increasing use of mobile devices is facilitating the spread and use of new purchasing behaviors among consumers, with the consequent change in the purchasing experience for consumers, which can be distinguished in two cases: *showrooming* and *webrooming*.

The term *showrooming* refers to the practice of finding product information through the physical channel, completing the online purchase, for example with the use of the smartphone as the aforementioned mobile tool.

With this procedure the purchase channel represented by the physical store, contrary to what one might suppose, continues to play a central role in the shopping experience for the consumer, and does not lose relevance even with the ever-increasing increase in online sales.

The value and the role that the physical space plays in the omnichannel strategy is, therefore, adapted to the needs of the customer experience. In fact, the showroom is conceived as a space inside the store where the customer can test the characteristics and sensations of the product and get all the information he needs to conclude the purchase online, through the support of the sales staff.

The shop, in addition to providing practical information about the product, must also be able to attract customers in a comfortable environment. The consumer, in fact, must perceive the physical store as a suitable space to eliminate any doubt and confirm the value of the product to purchase.

The purchase will then be formalized through an online channel that can offer the customer a generally lower price.

In complete opposition to *showrooming* there is *webrooming*, i.e. a reverse shopping experience to the one described above, during which potential buyers search for information online and then conclude the purchase by going to the physical store.

The *webrooming* finds its value in the advantages for the consumer from being able to access a physical store, already in possession of the product information found on the web, limiting the time of decision and delivery of goods.

In fact, the prevailing function of *webrooming* is to reduce for the customer the uncertainty about the value of the product he intends to buy.

The definition of the transaction in a physical store involves, first of all, clear advantages in terms of timing. In fact, the customer can take possession of the product immediately, without having to wait for the shipment of the product, which often involves the payment of an additional cost and definitely longer times.

In addition, he can physically get in touch with the product he intends to purchase, through a sensory experience that allows him to decide whether it meets his purchase needs.

Moreover, the consumer, has the opportunity to take advantage of any discounts during the purchase phase and to be protected by the possibility to make an immediate return in case of problems.

On the other hand, in the information search phase, which precedes access to the store, the consumer is facilitated by the use of the internet to compare the many alternatives and determine which product meets, in the best way, his needs before going to the store for the purchase.

Although it is impossible to completely eliminate the uncertainty about the product, in an omni-channel perspective, companies aim to identify and offer their customers the best tools to replace the physical presence and simulate the experience they may have through physical contact with the product offered.

It has been demonstrated that websites best providing information to customers, are able to reduce one of the most long-standing problems of online commerce, that is the return of products, which represent one third of the total amount of sales.

Showrooming, *webrooming* and availability of information are overlapping factors but they are not perfectly complementary tools.

Therefore, two possible alternatives are suggested. Opting for the physical *showroom* is the best choice for companies offering products with high online return rates; while, a virtual showroom that favors *webrooming*, and provides information on product availability, is the ideal choice to maintain the attractiveness of the physical channel in case of a low and manageable return rate.

For companies that aspire to get new consumers through the satisfaction of their needs, omni-channel strategy becomes a new and essential feature, given the variety of tools through which customers can approach their purchasing process and their growing need to move through multiple touch points to take advantage of the elements provided by each of them.

Since the omni-channel strategies adopted may vary from company to company, depending on their characteristics and the context in which they are applied, even among companies operating in the same market sector, substantial differences may emerge in terms of results achieved and, therefore, business performance.

Therefore, since the results of evaluations coming from different sources may differ even in part, the analysis must contextualize the information collected and look for feedback consistent with what has been stated at the theoretical level.

The most obvious benefits of an omni-channel sales strategy consist, first of all, in the advantage that customers gain from the possibility to access specific and in-depth information,

and, consequently, to choose through a large number of contact points, as well as the actual convenience in terms of time, cost and accessibility.

Customer satisfaction is consequently also reflected in the company's results.

In fact, for businesses, the main benefit concerns the increase in sales, calculating that omni-channel consumers spend more and more often, covering up the majority of total sales in store.

It is calculated that the user who uses more channels in the purchase path gets to spend much more, through *webrooming* behaviors, i.e. online search before the purchase and transaction made in store, and *showrooming*, i.e. in-store information search and online purchase.

Currently, many brands and companies have developed a multichannel strategy that allows customers to interface with the company through a variety of points, both online and physical, although many of these contact channels are often separated from each other, generating a segmented customer experience.

The omni-channel approach, on the other hand, allows customers to move through individual touchpoints simultaneously and uninterruptedly, through an integrated management that is more satisfying for the customer, who will have the opportunity to live the same brand experience at each point of contact, both online and offline, and to have a shopping experience that is both multiple and fluid.

It is therefore not difficult to understand why today, especially in the retail world, the multichannel model is no longer sufficient and must be integrated with an omnichannel strategy.

In fact, the latter responds better to the needs of the new digital buyer.

Today's shoppers, in fact, are more aware and informed, but they are also less attentive and spend less and less time shopping. For this reason it is necessary to capture their attention immediately and involve them, with a personalized and performing, identifying what are customers' propensity to purchase.

4. Conclusions

Starting with what was achieved in Starbucks campaign, the analysis carried out makes it clear how important it is for businesses, that want to be competitive and challenging, to adapt their strategy to the new way of conceiving the entire buying experience for the customer, through all the touch points involved.

Trying to achieve this goal, technology plays a primary role for the adoption of new strategies, allowing companies to access different channels and the simultaneous management of a physical and a digital reality.

The company continues, then, its evolution focusing on the renewed needs of the customers and the value offered to them during the whole shopping experience.

Overcoming the internal perspective oriented to the sole and mere corporate profit and proceeding in customer satisfaction, companies are effectively welcoming and implementing various useful tools to interact in the best possible way with eventual clients, despite with a great managerial and economic effort, given the constant and progressive evolution of technology, in terms of computer and digital tools.

Civil society, in fact, almost in its entirety, is going in the direction of an ever greater and more evolved knowledge and use of electronic devices.

It follows that the adoption of technology could represent an important and well developed element of the omni-channel strategy, as demonstrated by the digital tools used in different business situations. Starting from interactive kiosks, up to the apps developed to strengthen its digital presence and promote its products.

This increasingly extensive and targeted use of IT tools demonstrates the willingness of companies to improve the knowledge of their customers in a unified way, in order to offer them the best possible shopping experience.

The analysis of the sales force, on the other hand, has consolidated the opinion that the role of people remains of fundamental importance for the success of the strategies, despite the fact that new techniques of approach to sales (*adaptive selling*) are not yet uniquely determinable and therefore must be adapted to each individual case.

In terms of performance, however, it appears that the marketing strategies examined brings numerous benefits, including increased sales, improved brand perception and opinion of the users, increased customer knowledge, up to the overall profitability of the strategy.

It can be concluded that this type of marketing strategy, given by the continuous technological progress, is currently the most appropriate for companies to find visibility on the market and gain new customers.

For companies, it represents an opportunity, but also a considerable challenge both in organizational and economic terms; in fact, it involves a radical change and the adoption of a mentality oriented towards the creation of value for customers and the satisfaction of their needs, through overcoming the barriers between the physical and digital world.

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Impact of Covid-19 on the level of remittances in Albania

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Abstract: COVID-19 was a "hurricane" which hit hard the social and economic life of every person in the world. Within a very short time it managed to change the day we live, work and interact with each other. At the same time, it made us more skeptical about the continuity of life and ensuring income. In these gloomy months, economically and psychologically aggravated, the question that naturally arises is: "When will we return to normalcy, to feel as if we are living in a calmer and more secure world for the future? The COVID-19 brought the global economy to its knees, where it is often argued that its consequences could be at the same level as those of the 2008 financial crisis. It also had a major impact on Albania's economy. According to the World Bank, it is expected that during this year we will have an economic decline of 5% compared to the growth of 2.2% in 2019. The economic decline in Albania is a result of many internal and external factors, which can be mentioned: reduction of demand and supply which is associated with a decrease in consumption, a decrease in investment, a decrease in imports and exports, increase in unemployment due to the closure of many businesses, an increase in poverty due to the lack of minimum income, etc. Of all these factors we cannot leave without mentioning two of the external factors with a really great impact on the economy, such as remittances and foreign investment. Remittances are a vital source of income for developing countries. In Albania, remittances were introduced in the Albanian market after 1990 where the largest movement of emigrants was recorded. After 1990 until today, remittances are considered as a very important source of income in Albania, about 12% of GDP (year 2018). As a strong source of financing of the Albanian economy, remittances have often had a positive impact on the resilience of the financial crises. But the pandemic apparently hit these remittances as well, marking a significant decrease in their collection during the first months of 2020, respectively by a decrease of 16%. Therefore, in this paper we will address the importance of remittances in the economic recovery as a result of COVID-19. We will also note the performance of their collection during the first months of the pandemic compared to previous years, outlining the main factors of this significant decline. Finally comparing the level of remittances in Albania with other countries in the region will be another point of great importance.

Keywords: COVID-19, Remittances, Income

1. Introduction

Remittances everywhere in the world are counted as one of the most important items of financial income. Together with foreign direct investment (FDI), they represent the main cash flows, which year after year are playing a key role mainly in the economic growth of developing countries.

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According to the International Organization for Migration (2006), the concept of remittances is related to the money transfers that migrants make from the destination country to their country of origin. People emigrate for various reasons, where they mainly move for a better life, especially when analyzing the selection of the first destination in economic and political terms. The reasons for the mobility of citizens from one country to another, their size, as well as the level of remittances have been one of the key topics where many researchers and policy makers have had as object of study. In general, for many years it has been conceived that the emigration of citizens can have benefits only for the destination country and not that of origin. Among the benefits of destination countries from immigration can be: increased labor force, reduced production costs, brain gain, etc. But when emigration is accompanied by high incomes in the country of origin in the form of remittances, we can say that the benefit can be mutual for both countries participating in this movement. Numerous scholars have analyzed through studies the importance of remittances for a country's economy. Specifically, Taylor and Wyat (2006) argue that the level of remittances has a very significant impact on increasing income and the standard of living of the country of origin. Meanwhile, Richard et al (2005), asserts that they mainly affect poverty alleviation.

Emigration in Albania started long ago and its origin dates back to the beginning of the century. XIX, but the great boom of the movement of citizens outside Albania was marked around the '90s. During that time, it is thought that about ¼ of the population emigrated and mainly those who emigrated were young people seeking a better standard of living. From this year until today, the level of remittances has increased significantly and has played a very important role in the development of the Albanian economy. But, in practice, it is very difficult to make an accurate analytical assessment of remittances as a large part of them do not go through official channels, and official registration of capital flows, thus causing an even higher level of informality. Official data is translated only by registering that part of remittances which are transferred from one country to another through banks and money transfer agencies. Other incoming incomes in the country of origin that can be made through informal channels such as friends, family or immigrants themselves, still remain to be assessed.

This paper will analyze the levels of remittances in Albania in recent years, taking into account especially the year 2020 where with the presence of the pandemic, it is expected that the impact on the level of remittances will be very significant. This is because the countries led by Albanian emigrants who brought income to Albania, have been isolated for a long time in early 2020, thus questioning the continuity of businesses, the longevity of the workforce, saving of their income etc. We will also compare the level of remittances in Albania with the countries of the region, and examine in which country is expected to be the greatest impact of the pandemic regarding the level of remittances.

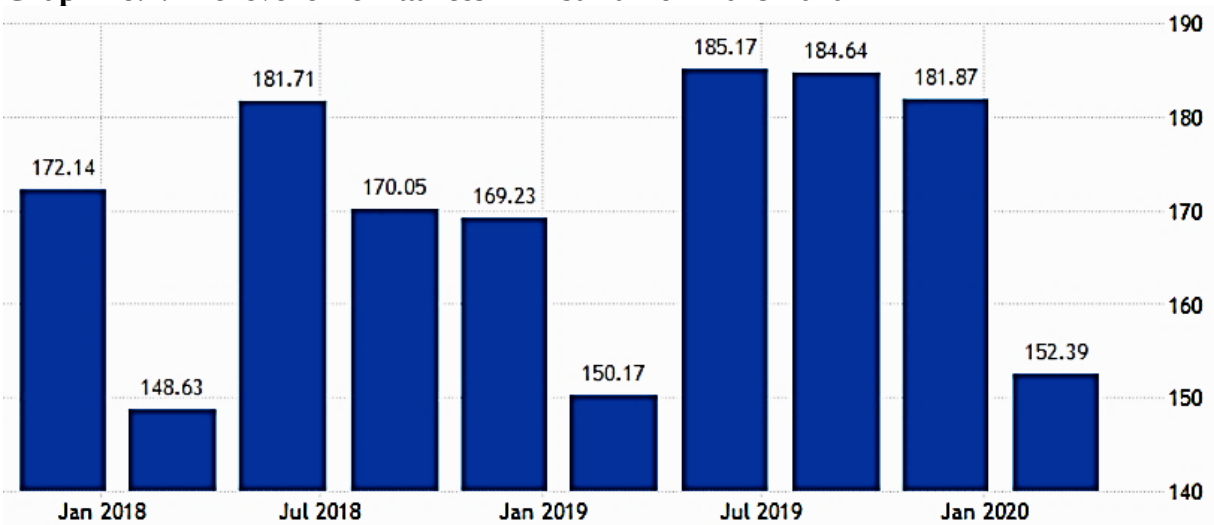
2. Level of remittances in Albania over years

Albania is characterized as one of the countries that has a high percentage of the labor force living and working abroad. Employees outside Albania, through the income they send to their families in the country of origin, have played a very important role in supplying the country with foreign currency and in the development of the economy. The authority responsible for evaluating and reporting data related to the level of remittances in Albania is the Bank of Albania. There are also many other institutions that deal with the analysis of remittances such as: World Bank, INSTAT, Agenda Institute, IOM, United Nations, etc. BoA states that it is very difficult to have accurate data on the incoming income of migrants in the country due to their informality and non-registration. But, according to BoA reports, taking into account only the incoming income declared by emigrants, it shows that from '90 until 2007, the level of

remittances has been increasing, marking their highest level in 2007. with a value of 951 million Euros, a considerable amount for the Albanian economy for those years. Subsequently, the financial crisis of 2008 brought all the world economies to their knees, affecting mainly domestic demand through consumption and investment, the deterioration of confidence, the increase of the unemployment rate in all these countries, and also the significant decline of the level of remittances. Also, the Greek crisis had an equally strong impact on the Albanian economy, which according to ACIT (2012) its impact appeared through the decline in the volume of exchange of goods and services. With the decrease of the investment flow and mainly with the decrease of the remittance flow.

The impact of remittances in Albania has been very significant, affecting several aspects such as: poverty reduction, maintaining the standard of living, increasing the level of investment and stimulating the private sector, a key role in stabilizing the economy and promoting rapid development, as well as in the supply of foreign currency. Remittances have also historically had an impact on increasing the level of demand for goods and services.
Based on the data of Trading Economics, the level of Remittances in Albania varies as follows:

Graph no.1. The level of remittances in Albania from 2018-2020



Source: Trading Economics, 2020

From the data presented in the graph above, in which the figures are expressed in millions of Euros, it is clear that the level of remittances has fluctuated. According to data from the Washington-based organization, remittances sent to Albania in 2018 are 9.6% of GDP of the country, which is a significant contribution. In 2019, the highest values result, where the maximum value reaches 185.17 million Euros. The contribution of remittances this year has been very high and this is translated in the context of their impact on Albania's economic growth. Compared to the same period a year ago, there was a slight increase of 1%. The situation continues in 2020, where in the first quarter there was the same performance as in the previous year as the presence of COVID-19 in the Western Balkans had not yet been felt, with the exception of Italy. Whereas in the second quarter, we have a drastic decrease in remittances in Albania estimated at 152.39 million Euros, which are as a result of the isolation of many countries of the world as protective measures from the pandemic. The impact of the pandemic was accompanied by the low collection of incoming income from migrants, a fact that will be addressed and explained below.

On the other hand, according to RIA-Easy Pay, some of the countries in which Albanian emigrants are more concentrated, based on their remittances, are Germany (about 32%), Italy

(about 20%), Great Britain (about 9%) as well as USA and France (with 7%). The isolation of these countries as a result of the pandemic, mainly in Italy, caused the service sector to be hit hard. Since most of the emigrants work in this sector, specifically in hotels, restaurants, various salons, etc. they lost their jobs and in many cases did not even receive assistance from government institutions, which meant that their basic income was minimized and as a result we had a decrease in remittances to Albania in that period.

3. Comparison of Albania with the regional countries

In the spring of 2020, the countries of the Western Balkans, like any other country in the world, forced by the situation began to impose strict restrictions on the spread of COVID 19 and this had consequences for the economies of all Western Balkan countries, as economies of developing countries. Social life had a total limitation, with the closure of all bars, restaurants, cinemas, gyms and all businesses where the gathering of people was inevitable. All these businesses, in almost all the countries of the Western Balkans, are small family businesses where the economic impact was immediate. As a result, the real estate market also had an impact, because of the delays in the payment of rent for commercial premises came as a derivative of the closure of economic activity.

In 2019, the trade deficits of the Western Balkans reached 13.8 percent of GDP. Major exports were international tourism, products and extractive products - all were affected by the coronavirus crisis. In the past, trade deficits were mainly financed by remittances and foreign direct investment (FDI), both of which have declined in the crisis. While remittances tend to be resilient during the downturn, this may not be true this time around, in part because a large portion of remittances arrive through informal channels, but also because virus inhibition measures may have cost them their jobs in the diaspora. Current and new FDI inflows are likely to be delayed as the crisis freezes much of economic life in the Western Balkans and economic uncertainty is not resolved.

Unlike other economic crises, this crisis is different because there is no similar prototype that can be compared to compare macroeconomic models and take the same or similar measures. What was the same in all the countries of the Western Balkans was that;

- It was a large-scale health shock that required a temporary and necessary freeze of activity to slow the spread of the infection. The length and depth of the crisis will depend on how effective the control measures are, how well the health system can deal with the outbreak and the successful development of effective treatment and vaccines for the disease.
- Economic policy alone can not end this crisis, but it has an essential role: to protect livelihoods by preserving jobs and strengthening the social security network.
- A rapid economic recovery is possible - but not a given. The relaxation of blocking measures could free up consumption and closed investments, which would encourage economic activity to recover quickly. But to the extent that economic freezing and lack of liquidity force essentially viable businesses to close, disrupt productive supply chain relationships, or fire employees who have created significant knowledge in the workplace

To mitigate the impact of the crisis, the Western Balkan countries have announced substantial fiscal packages ranging from 1 to 7 percent of GDP (excluding guarantees) to support their citizens and businesses. Heading towards an economic crisis from the COVID 19 pandemic, as countries with almost the same economic development and stage, would normally bring the same economic impacts. These economic impacts would begin:

First, the labor markets in these countries are mostly informal and self-employment is at maximum levels, which will bring major difficulties in the well-being of the pension fund in the coming years. According to official statistics, the employment rate in the Western Balkans has increased from 36.9% in 2012 and 44.3% in 2019. However, this employment has come mainly in the manufacturing sector where wages are of at minimum accepted by law levels.

Second, the importance of tourism to their economies makes Albania, Montenegro and Kosovo more vulnerable to the economic impact of the crisis than other countries in the region. Therefore, the COVID-19 outbreak could affect Albania, Montenegro and Kosovo not only directly through travel restrictions but also possibly through a change in consumer behavior after the outbreak. Kosovo tourism can be more resilient: it depends mainly on diaspora tourists. For the economies of Bosnia and Herzegovina, Northern Macedonia and Serbia, exports of goods are a higher percentage of GDP; they are thus better linked to global value chains due to the healthy automotive and vehicle parts industries.

Third, in 2019 all Western Balkan countries had fiscal deficits, although all were relatively small. However, despite the relatively strong revenue performance in recent years, the fact that revenues in the region follow those in the Eurozone also limits the fiscal space for crisis response compared to advanced economies. This is especially true for Kosovo and Albania. With the exception of Kosovo and Bosnia and Herzegovina, as a legacy of the global financial crisis and the Eurozone crisis, public debt levels in the region are still high.

Forecasts of massive damage to the region's economies are reflected in the expected reduction of between 4 and 9% of GDP. Most affected are Montenegro (which has a public debt of 80% of GDP) and Albania (which, after the November 2019 earthquake, suffers a second major economic shock in less than six months). All the countries of the Western Balkans have the main migration to countries such as Germany, Italy, Switzerland, England and Greece. In Germany, the IFO Institute for Economic Research, according to a recent analysis, estimates that economic losses in this country will range from 7.2% in case the crisis lasts 2 months, up to 20.6% in the worst case scenario if the crisis will continue for 3 months. Such percentages, translated into monetary values, show losses that could range from € 255 billion to € 729 billion in the worst case scenario. The crisis will also cause a € 200 billion hole in the public budget, neglecting the benefit of the economic package. Also about 1.8 million people may lose their jobs, among which there may be many from our Diaspora.

BAK Economics, a think tank from Switzerland, has estimated that forecasts for economic growth in Switzerland will decrease from 1.5% to 1.3%. In the medium term, the State Secretariat for Economic Affairs (SECO) has concerns about the capital market and the disruption of the Swiss industrial supply chain and international corporations based in Switzerland. In Italy, too, according to the Statista Research Department, in the forecasts made from March 2020, it is estimated that the Gross Domestic Product (GDP) of the Italian state, will decrease by -3% at the end of the first quarter of this year, while in the second quarter this figure is expected to fall to -5% of GDP due to the impact of the COVID-19 virus on the country's economy. Further, it is predicted that the textile, air and train transport sectors, hotels, restaurants, TV shows and sporting events will experience the largest economic downturn. The Italian government has pledged $ 28bn to ease the economic burden of the pandemic.

All these figures best prove that remittances across the Western Balkans will shrink at the rates of rising unemployment and economic downturn in Western countries.

4. Impact of Covid-19 in remittances

At the beginning of 2020, the main international financial institutions forecast economic growth for Albania of around 3.4–3.6%. It was expected that this economic growth would be

accompanied by an increase in domestic / private consumption, an increase in investment and an increase in tourism. But the presence of the pandemic caused a significant recession, and many experts argue that contrary to the forecast for economic growth, in this case we will have a global slowdown in economic terms.

In the first months of 2020, the level of remittances in Albania had started with a positive trend (starting from the graph above). But during the second quarter and onwards, the creation of a panic situation in neighboring countries and the closure of jobs, especially in Italy, gave an immediate effect on the level of income sent to Albania by emigrants. This was very evident especially for emigrants positioned in Italy and Greece as they are two of the main countries from which remittances come to Albania. The behavior of remittances is mainly reflected by the measures taken in Western countries. The narrower the measures, the more sensitive was the level of remittances, while in those countries that had easier measures such as Germany, Switzerland, or the Scandinavian countries, their level of entry into Albania was not very sensitive.

The Covid-19 pandemic is expected to hit remittances in their home countries, reducing them by 28% in European and Central Asian countries, including Albania. In the latest World Bank report, it is predicted that remittances across the globe will shrink by $ 100 billion. The pandemic crisis and the blockade of the economy are hitting more jobs where migrants are employed, who are also the most vulnerable in these countries, and many of them often work informally, which does not give them adequate social treatment. In Albania, the income of emigrants makes of 9.5% of the national production of the country and according to the same forecasts of the World Bank there will be a decrease of these remittances in Albania to -28%. While foreign direct investment is expected to fall by more than 35 percent in 2020, remittance flows are likely to become even more important as a source of external financing for developing countries (World Bank, 2020). Money sent home by migrant workers can be used for global development and is essential in supporting individual families.

Based on forecasts, the Covid-19 pandemic is thought to be much more sensitive in Albania than in other countries, where specifically the economic downturn is expected to range up to -5% (International Monetary Fund, IMF), -5.6% according to World Bank as well as an even deeper economic downturn projected by the European Bank for Reconstruction and Development (EBRD). Of course, all this remains within the framework of theoretical predictions, as everything depends on the progress of Covid-19 and the main measures that the government will take to curb it. How sensitive the presence of a pandemic will be in different countries depends on several elements, such as: gross domestic product (GDP), their geographical location, integration into the global value chain, their economic conditions before pandemics began, their main trading partners, the most developed sectors of industry that affect the country's economy, etc. Regarding Albania, we can easily say that almost all of the above elements have been affected by the impact of the pandemic.

First, the most important sector of the economy in terms of its contribution to the economy, includes contributions formally and informally, is tourism which accounts for about 20% of GDP. And related to the short duration of the season (mainly summer) for tourism, we can say that it was one of the most affected sectors this year, given the fact that the number of foreign visitors and income from tourism lowered.

Secondly, one of the main trading partners of Albania is Italy, and as one of the countries most affected by the pandemic, it risked for many months in the slowdown of trade until the suspension of trade activity and for many important sectors (such as the fason industry) this thing was fatal.

Third, domestic consumption in Albania decreased sharply in the second quarter of this year and is expected to decrease even more, and this is related to some features of our

economy such as: the share of informal employment (which was very vulnerable in this period of crisis) as well as the reduction of income (remittances) for many Albanian families.

So far, it is estimated to have a drastic loss of employment, with a decrease of approximately -10.5% of total working hours which is converted into the loss of nearly 305 million full-time workers.

Also in the world, according to the World Bank Report, the level of remittances after the impact of the pandemic is expected to fall by $ 100 billion. The pandemic crisis and the isolation of the economy has attacked many jobs in which many immigrants were employed, who are the most vulnerable people in these countries and a large part of them also work in informality, which the latter do not get personalized social treatment. If in Albania the level of remittances is thought to be around 9.5% of GDP, based on the World Bank report, the pandemic will cause a decrease in remittances by -28%.

5. Conclusions

The resilience of the Western Balkan economies will be tested as the COVID-19 crisis unfolds. The economic freeze will put pressure on government budgets and private sector balance sheets. Families will lose jobs and some once viable businesses will close. Throughout the economy, liquidity will need to be carefully managed to avoid the escalation of the crisis. In these difficult times, public policy must do all it can to limit the difficulties, aiming for measures to quickly support those most in need. The longer the economic freeze lasts, the deeper the economic consequences of this public health crisis are likely to be while attracting capital and liquidity to the economy. These times will test the resilience of the Western Balkan economies - and test the determination of their people to deal aggressively and win the fight against COVID-19.

Countries should take advantage of all possible options to navigate the crisis, using assistance when available, such as access to funding through the IFI. Wherever there is room for fiscal and monetary policy, now is the time to use it to maintain the productive capacity of economies and the functioning of markets and to support and save lives and livelihoods. Given limited resources, policy support needs to be timely, timely, targeted and transparent. As countries in the region emerge from crisis, their policies need to shift from fighting the crisis to resuming the economy - and eventually to normalizing balance sheets and reducing the debt accumulated during the crisis.

In order for economic recovery to be as sustainable as possible in the medium term, some countries in the region need to work to make their economies more resilient to shocks; all countries should also pursue structural reforms in order to increase productivity.

The unexpected and difficult event of Covid-19 caused a severe economic contraction in Albania as well. From the isolation of spring until now, recovery suddenly seems a bit difficult. It takes a long time for the economy to recover and stabilize the most affected categories of the economy such as tourism, domestic consumption and mainly remittances.

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Tourism in Albania and its challenges during and after Covid-19

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Abstract: Year after year, tourism has been defined as one of the main engines of the country's economic development. The Institute of Statistics estimated that in the period 2013-2017, the average specific weight of expenditures of foreign tourists (non-residents) in our country, to total GDP, was 13.3%, while the specific average weight of expenditures of Albanian citizens abroad to total GDP is on average 11.2%. While according to the data of the Bank of Albania during 2018, foreign tourists have contributed to Albania with 1.8 billion euros, and 2019 was a challenging year for the Albanian economy. Economic activity continued to benefit from rising private consumption and the rapid expansion of tourism. Albania is estimated to be one of the most dependent countries as an economy from tourism, therefore is why the pronounced contraction in this time of the pandemic, may affect the contraction of the country's economy as a whole.
The purpose of this study is to have an understanding of what Albanians think about the tourism business and what the impact of Covid-19 will be in this important sector of the Albanian economy. A Mind Genomics-based study is organized to evaluate the situation. Around 7000 people were invited to participate in the study and around 4800 people participated. The study shows that only 38% of Albanians are optimistic about summer vacations in absence of any other information. The study shows two main groups of people. 52.5% of participants are pessimistic about having vacations at all or they will skip vacations as they stayed for too long locked down during the pandemic. 47.5% of participants belong to the "cautious" group; they find prices are too high for mediocre services and they would wait for "reasonable" offers to make a decision. Considering the statistical data regarding the revenues generated from tourism, the host tourism industry could lose about 1.5 billion euros. Albania is rated as one of the countries that will suffer the most from the Covid-19 pandemic in its economy, with a decline ranging from -5% according to the IMF and the World Bank, to -9%, according to the EBRD. High dependence on tourism is one of the main reasons that makes the forecasts of international institutions pessimistic.

Keywords: Tourism, Marketing, Mind Genomics, Statistical Models, Pandemic Covid-19

1. Albania is among countries in the region with a very high dependency on tourism, consequences of COVID-19

Albania is among the countries that will face dire consequences from Covid-19 pandemic.

The Albanian economy will shrink from -5% to 9%, according to the report of the world bank. The reason why Albania's forecast of international financial institutions is gloomy is the high dependency of Albania's economy on tourism. Albania ranks 30th in the world in the list of countries that have a high percentage of employment-related to tourism, with 23%, while Croatia has 25%, and Montenegro with 33%.

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According to this data, without a steady source of income from the industry of tourism, many countries will go through very rough times paying a heavy price. As the global traveling industry is in pain, its consequences in the global economy will be long-lasting. According to specialized sources around 330 million jobs are tourism-related and tourism contributes 10% or 8.8% of gross domestic product every year (Makochekanwa 2013).

According to the report produced by BERZH in 2020, the Albanian economy is very likely to be strongly hit by the pandemic. The reason being the strong dependency on tourism and the low-value exports of merchandises related to the fashion industry in Italy.

As the economic crisis is global, a potential decrease of remittances will certainly affect negatively the Albanian economy for a long period. Recovery will depend largely on the gradual ease of restrictions imposed to stop the spreading of the virus and on the return to a normal situation during the second half of 2020.

2. Tourism Industry in Albania is at the lowest level

The economic damage caused by the COVID-19 pandemic, which is mainly observed as a decline in demand, consumers are not willing to buy goods and services available in the global economy. The general unease is also reflected in Albania. One of the hardest-hit sectors in Albanian economy is the tourism industry; this year has experienced a shortage of foreign tourists, compared to previous years. According to the Albanian Association of Tour Operators and Travel Agencies, only 20 percent of the total number of tourists that were forecast in normal times visited Albania this summer season and this has a direct negative impact on the country's economy.

During the period that strong measures against the spreading of the pandemic were inforced, many businesses stopped their activity, and therefore, online sales increased in some sectors of the economy. According to an official report of the Bank of Albania (2020), the health emergency caused by the spread of COVID-19 and the measures taken by the government to control it poses a challenge to the economic and financial stability of the country, to the finances of businesses and families, as well as for the sustainability of the country's economic growth, in the medium and long term.

According to financial institutions, the difficulties in supply, and demand, will be reflected in declining economic activity during 2020, accompanied by declining employment, rising unemployment, declining household income, and financial difficulties for businesses. COVID-19 has continued to restrict free movement which has resulted in a dramatic situation hitting hard the tourism sector in the summer months of 2020.

The Albanian Institute of Statistics reported that the number of Albanian and foreign citizens entering in the Albanian territory, in July 2020, is 663,980. Compared to July 2019, this indicator results in a decrease of 61.5%. In July 2020, the entries of foreign citizens in the Albanian territory are 387,716. Compared to July 2019, this number has decreased by 67.1%. The number of foreign nationals entering Albania in the seven months of 2020 is 1,169,610, a decrease of 64.7%, compared to the same period of 2019 (INSTAT 2020).

The pandemic has also limited the outflow of Albanian citizens. According to INSTAT, the departures of Albanian and foreign citizens from the Albanian territory, during July 2020, are 545,962, marking a decrease of 62.7%, compared to the same period a year ago. The number of Albanian citizens leaving the country during July 2020 is 246,334. Compared to July 2019, this number has decreased by 52.3%.

The number of foreign citizens leaving Albania during July 2020, is 299,628; a decrease of 68.4% compared to July 2019. The number of Albanian citizens leaving the country in the seven months of 2020, is 1,626,642, down 48.7%, compared to the same period a year ago, the report states.

3. Analysis of the Current Situation of the Tourism Sector

Tourism in Albania is crystallizing more and more like one of the main engines of the economic development of the country. According to the World Travel and Tourism "Economic Impact Report 2018 of the World Travel and Tourism Council" (WTTC), during 2017, the tourism sector recorded a direct contribution of $ 1.12 billion, accounting for about 8.5% of Gross Domestic Product (GDP), including the multiplier indirect effects, the total contribution is almost three times higher of $ 3.47 billion, accounting for about 26.2% of GDP, positioning this sector as one of the main contributors to the development of the national economy.

According to the national strategy for sustainable development (Ministry of Tourism and Environment) report for the period 2019-2023, predicts a significant increase in the contribution of this sector in the economy for the next ten years.

The same report predicts that only in 2-3 years the tourism sector is expected to occupy 8,8% of GDP while by 2028, the tourism industry sector could occupy up to 9.3% of GDP.

Accommodation and tourism services enterprises have also grown in constant positive trends throughout the last years. Thus, from 18,061 enterprises counted in 2014, the number went to around 22,785 in 2017 (Ministry of Tourism and Environment report for the period 2019-2023).

However, compared to other countries in the region, the development of tourism in Albania is still far from the potential represented by the natural, historical and cultural resources of the country. Infrastructure, accommodation capacities, quality of services, offers, and tourism products are all factors that have somewhat hindered the sustainable and consistent development of tourism in Albania. Thus, leaving room for an uncontrolled and chaotic development of this industry. For the moment, this industry has managed to survive, but it is risking its sustainability in the long-term.

3.1. The pandemic has dealt a severe blow to the arrival of tourists in Albania

According to INSTAT 2020, the drastic reduction of tourists has occurred especially at a time when the country has been quarantined and many countries have closed their borders. While in the first quarter of this current year the indicators are more positive, and it turns out that the number of visitors has decreased by 10.4%, compared to the first quarter of 2019.

According to data concerning several countries, Kosovo has the highest number of citizens who came to Albania, followed by Italy and Germany.

But despite these negative indicators, the number of tourists arriving during the period of July-September (2020),is relevant in the final figures; many foreigners who came to Albania frequented the coast.

The tourism sector is very relevant for the Albanian economy, and its health directly affects the economic performance of the entire economy of the country. International financial institutions forecast that the Albanian economy will reach -9% this year. Meanwhile, real recovery is projected to start only in 2022.

4. Scientific Method

The new science of Mind Genomics (Moskowitz et al, 2006) was used to collect and analyze the data. Mind Genomics, is a research procedure that combines messages about a specific topic, presents these combinations to respondents, collect participant's responses, and then analyses the data to estimate the contribution of each message. Mind Genomics allows the researcher to understand the response of individuals to the granular aspects, the specifics of everyday life (Milutinovic & Salom, 2016); (Moskowitz et al, 2006).

The approach uses Mind Genomics, a research procedure which combines messages about a topic, presents these combinations to respondents, obtains responses, and then deconstructs

the data to estimate the contribution of each message. In short, Mind Genomics allows the researcher to understand the response of individuals to the granular aspects, the specifics of everyday life (Milutinovic & Salom, 2016); (Moskowitz et al, 2006).

Mind Genomics has a long history, with applications ranging from merchandising (e.g., finding customer requirements for nature food stores (Gere et. al., 2018)), the concerns of people about the prospects of cancer (Gabay et. al., 2018), finding what clients think about mobile banking (ILollari, Papajorgji, Civici, 2020) and even corruption in education (Gere, Papajorgji, Moskowitz, and Milutinovic, 2019).

The Mind Genomics approach is hypothesis-agnostic and statistically oriented. The responses to the vignettes are deconstructed by ordinary least-squares regression (OLS), to reveal the part-worth contribution of each element (answer) to the rating question.

An online survey was designed and creating 200x24 = 4800 different combinations presented to participants for evaluation. Participants provided some personal data such as gender, age and indicated one of three reasons or qualification criterion, why they will go on vacation as follows: 1=Reason: patriotic tourism - staying in Albania 2=Reason: Conventional offers in Albania 3=Reason: No where to go, borders are closed.

This study is about understanding how people feel about going on vacations after COVID19 in Albania. This study established as main pillars the following aspects:

1. Question A: Will Albanians have Summer holidays in 2020?
2. Question B: If Albanians spend holidays in Albania, will this be enough for the tourism industry to recover?
3. Question C: What will be the vacation destination for Albanians in 2020?
4. Question D: What do you think will be the cost-quality ratio during Albanian vacations in 2020?

For each question or referred to as silo as well, four potential answers or elements are provided. The array of "questions" and their associated answers appears in Table 1.

Table 1. *Questions and answers for the study*

	Question A: Will Albanians have Summer holidays in 2020?
A1	No Summer holidays in 2020, a lot of Albanians lost their jobs because of the quarantine
A2	No vacations as the majority of institutions forced people to use their holidays during the quarantine time
A3	Holidays will be longer as people spent a lot of time inside, they need more time to recover
A4	Less people will take holidays to avoid over-populated areas
	Question B: If Albanians spend holidays in Albania, will this be enough for the tourism industry to recover?
B1	Albanians are indifferent
B2	People are inclined to spend less because of the economic hardship
B3	People have a need of long vacations
B4	People will stay in Albania if the prices are attractive
	Question C: What will be the vacation destination for Albanians in 2020?
C1	Vacation destination: Tourism in the mountains
C2	Vacation destination: Beaches tourism
C3	Vacation destination: Curative tourism (thermal spa, Thermal waters)
C4	Vacation destination: Cultural tourism
	Question D: What do you think will be the cost-quality ratio during Albanian vacations in 2020?
D1	Price-quality ratio is good due to reasonable prices for offered services
D2	Price-quality ratio is unpredictable because of large asymmetry of prices
D3	Price-quality ratio depends on the offered touristic packages
D4	Unreasonable high prices for mediocre offered services

After collecting the data Mind Genomics would automatically run different models and present the results as follows.

Table 2. *Ordered answers according to their statistical relevance.*

	Base Size	4800
	Additive Constant	38
	Question A: Will Albanians have Summer holidays in 2020?	
A1	No Summer holidays in 2020, a lot of Albanians lost their jobs because of the quarantine	4
A2	No vacations as the majority of institutions forced people to use their holidays during the quarantine time	6
A3	Holidays will be longer as people spent a lot of time inside, they need more time to recover	3
A4	Less people will take holidays to avoid over-populated areas	1
	Question B: If Albanians spend holidays in Albania, will this be enough for the tourism industry to recover?	
B1	Albanians are indifferent	1
B2	People are inclined to spend less because of the economic hardship	0
B3	People have a need of long vacations	0
B4	People will stay in Albania if the prices are attractive	1
	Question C: What will be the vacation destination for Albanians in 2020?	
C1	Vacation destination: Tourism in the mountains	-1
C2	Vacation destination: Beaches tourism	-1
C3	Vacation destination: Curative tourism (thermal spa, Thermal waters)	-4
C4	Vacation destination: Cultural tourism	-3
	Question D: What do you think will be the cost-quality ratio during Albanian vacations in 2020?	
D1	Price-quality ratio is good due to reasonable prices for offered services	0
D2	Price-quality ratio is unpredictable because of large asymmetry of prices	3
D3	Price-quality ratio depends on the offered touristic packages	-3
D4	Unreasonable high prices for mediocre offered services	1

Table 2 shows that the additive constant is 38, meaning that 38% of participants are optimistic about going on vacation this year of 2020.

Table 2 shows as well that the most statistically relevant answer is **A2: No vacations as the majority of institutions forced people to use their holidays during the quarantine time** showing the gloomy picture created by the pandemic. Answer **A1: No Summer holidays in 2020, a lot of Albanians lost their jobs because of the quarantine** demonstrates what the situation is, people are not even considering going on vacation.

Question C**: What will be the vacation destination for Albanians in 2020** has negative values, meaning that people are not even thinking to choose the kind of tourism they would like to have.

Analyses based on the qualifications criterion show that the **Reason: patriotic tourism - staying in Albania** is the one with the highest statistical relevance and the corresponding answer **A3: Holidays will be longer as people spent a lot of time inside, they need more time to recover** is the one evaluated with coefficient 10. It shows the need of people of having a dreamed long vacation because of the length of the lockdown period.

Table 3 shows the mind-sets of the participants. As shown in Table 3, two diffenet mind-sets are discovered.

Table 3. Finding the mind-sets

	Group (Binary Ratings)	Total	Segment 1 of 2	Segment 2 of 2
	Base Size	4800	2520	2280
	Additive Constant	38	37	39
	Question A: Will Albanians have Summer holidays in 2020?			
A1	No Summer holidays in 2020, a lot of Albanians lost their jobs because of the quarantine	4	*11*	-4
A2	No vacations as the majority of institutions forced people to use their holidays during the quarantine time	6	*12*	-2
A3	Holidays will be longer as people spent a lot of time inside, they need more time to recover	3	*10*	-5
A4	Less people will take holidays to avoid over-populated areas	1	*8*	-7
	Question B: If Albanians spend holidays in Albania, will this be enough for the tourism industry to recover?			
B1	Albanians are indifferent	1	1	2
B2	People are inclined to spend less because of the economic hardship	0	-1	2
B3	People have a need of long vacations	0	-1	0
B4	People will stay in Albania if the prices are attractive	1	2	-1
	Question C: What will be the vacation destination for Albanians in 2020?			
C1	Vacation destination: Tourism in the mountains	-1	5	-8
C2	Vacation destination: Beaches tourism	-1	6	-8
C3	Vacation destination: Curative tourism (thermal spa, Thermal waters)	-4	3	-11
C4	Vacation destination: Cultural tourism	-3	4	-11
	Question D: What do you think will be the cost-quality ratio during Albanian vacations in 2020?			
D1	Price-quality ratio is good due to reasonable prices for offered services	0	-9	12
D2	Price-quality ratio is unpredictable because of large asymmetry of prices	3	-6	12
D3	Price-quality ratio depends on the offered touristic packages	-3	-12	8
D4	Unreasonable high prices for mediocre offered services	1	-8	12

The study shows two main groups of people or mind-sets. 52.5% (*italic in red*) of participants are pessimistic about having vacations (mind-set 1) at all or they will skip vacations as they stayed for too long locked down during the pandemic. 47.5% of participants belong to the "cautious" group (mind-set 2, in blue underline); they find prices are too high for mediocre services and they would wait for "reasonable" offers to make a decision.

4. Conclusions

But how can we benefit from the pandemic?

The coronavirus pandemic that has gripped the world is affecting our lives as well as the economies of nations. Economists, businessmen, national and international institutions are calculating the losses and the effects that this crisis is carrying. Also, a series of debates are taking place to understand what will happen to the economies and different economic sectors in the post-coronavirus era? When will this era begin?

In this crisis, one of the economic sectors that have been hit hardest is the tourism sector, which is facing an unprecedented challenge. Although the crises that tourism has faced over the years have not been absent, the Covid-19 crisis is unprecedented both in terms of extent and duration, and in terms of socio-economic and health impact it has brought.

The COVID-19 pandemic has paralyzed the tourism industry, planes are parked on the airport runways, accommodation facilities are empty, travel agencies are no longer selling their services, and are trying to manage bookings canceled by customers in the best possible way. If we add here the impact of the crisis on all other activities related to tourism, such as restaurants, bars, rental cars and various services for tourists, the economic impact is very significant.

Globally, the impact of Covid-19 will cause a 20 to 30% drop in tourism revenue, reaching a value of about $ 300-450 billion, which is nearly a third of the $ 1.5 trillion generated in 2019 by this sector (UNWTO 2020). Italy has estimated that there will be a decrease of 260 million tourist presence, which will be accompanied by a significant loss of tourism expenditures reaching values of over 18 billion euros. Greece has estimated that the damages caused so far are about half a billion.

At the European (EU) level, estimates speak of losses amounting to € 1 billion per month. All this situation will make the tourism sector lose the growth it has managed to accumulate in the last 5-7 years. This situation is causing a significant impact in our country, where considerable losses are estimated for sectors that are directly and indirectly related to the tourism industry. Taking into account the fact that the contribution of the tourism industry to the country's economy is about 22% in GDP and employment (considering direct and indirect activities), the picture is even gloomier.

So about 1/5 of our country's economy depends on the tourism sector. The 'Standard & Poor' agency has rung the alarm for the crisis of the tourism sector, which has positioned Albania among the fifteen countries that will be most affected by this situation, causing a loss of about 1.9-2.2% of GDP.

The study conducted by Voyage Pirates with over 30,000 European travelers, reports that most people continue to make vacation plans, waiting for the situation to improve before deciding. The Travel Sentiment Tracking survey conducted in the US at the end of March also reports that 66% of respondents hope to start traveling and vacationing as soon as possible.
This is also related to the fact that tourism has already become an inevitable activity for our lives, it is considered a ‘commodity’ product.

It is time to think about professional development, digital transformation, and renewal of the tourist offer. Opportunities today are numerous to be more productive to acquire new skills, to have a better knowledge of platforms and digital tools that could be used in the field of the tourism industry.

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Laboratory exams, precipitating factors of chronic diseases

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Abstract: *Introduction*: Chronic diseases are continuum of new equilibriums in organism compared with careful actions of patients and medical decisions.Lab is important to investigate underlying mechanisms of progression of these diseases, prevention of precipitating factors and successful treatment.
Aim: Theoretical approaches to select laboratory exams, to emphasize advantages and limitations compared with clinical signs, as precipitating factors of most frequently chronic diseases. We shall try to answer this questions: Which is the role of lab.exams and why?
Material and methods: Recent and citated literature
Results: Selection of some laboratory exam as precipitating factors such as, Neutropenia , dislipidemia, anemia, hiperlactatemia, lab nutritional status (installed obesity or malnutrition),
hipercoagulable states, lab impact of viral diseases (CoVID 19 for example), degree of increasing of responsible enzymes referred lab cut off values, are selected as precipitating factors of chronic diseases that emphasize unique importance of lab.investigation.
Conclusion: Lab results are not only part of diagnostic or prognostic algorithms but irreplaceable in prediction of complication or proper management of precipitating factors during chronic diseases.

Keywords: Key words lab exam, cut off values, precipitating factors, CoVID 19

1. Introduction

Chronic diseases, chronic inflammation, or state “low grade inflammation”(8), installs a new status of homeostatic organism. (24) Referring Markov chain matrix(10) , concept of long run probability, chronic diseases can evolve some stages due to classifications and known criteria, such as: renal insufficiency, (classification of renal insufficiency due to GFR values), cardiac insufficiency (NYHA), hepatic chronical disease until cirrhosis, obstructive pulmonary disease, until respiratory insufficiency.(21) Every reacuting event meanwhile it serves as a heaving prognostic factor (e.g.chronic hepatitis reactivation))(17,21,22)

Evaluating the universal heaving prognostic factors independently of the existence of any chronical disease (e.g.hemoglobin, lactates, albumin) (20)

Also the evaluating of nutritional status, malnutrition, alcoholism, uncontrolled diets, neglecting of weight (overweight) count as added factors.(20,21,25) So, the disease can evolve from the earliest stages to the last stages, but it can evolve from the first stage, directly to the last stage of the chronic disease or to an instant death (many scenarios available).(10)

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Observing and knowing the precipitating factors, prevents degrading of the patient, stops the disease in the current stage, e.g. stage 1, or returns the patient at healthy stage, that can be called stage 0, at the best case.(10) Considering the above and the COVID-19 events, were the main incentive of studying the precipitating factors of the chronic diseases and the importance of the laboratory examinations at this context.

2. Chronic diseases pile up on each other. The role of laboratory.

Coexistence of more than one chronic disease usually turns into a challenging case for the patient or the health care professionals. The typical example is the cardio-renal syndrome.(30,29,28)

The concept of the cardio-renal syndrome emphasizes that the renal and cardiac diseases pile up to each other on a positive feedback mechanism.(28,29,30)

Meanwhile the hemoglobin emphasizes as the third partner in crime. In more than 100 years, anemia, the decrease of hemoglobin as the easily reachable laboratory marker, known as the heaving prognostic factor.(28,29,30)

At the relation diabetes – renal and cardiac diseases, dyslipidemia and the value of glucosed hemoglobin, valued the prognostic evaluation of the patients. (4)

At this point of view, the laboratory evaluation, if there is a nephrotic syndrome or nephritic syndrome takes the value of a health professionals to the patient. (20,21)

Also the literature emphasizes the importance of the carbamilated hemoglobin at the chronic endurance of the renal impairement of the patients with autoimmune disease, starting from the biochemical mechanism of the carbamilation reactions that need urea acceptance and happen in the direct absence of enzymes.

3. Insufficiency of organs.

3.1. Cardiac insufficiency

Regarding cardiac insufficiency, as a prognostic heaving factor are the inadequate diet, lack of taking the medicaments or not taking them at all, but also the arrhythmia and the uncontrollable hypertension, and in many studies, pneumonia, respiratory events as well as arrhythmias, serve as the most important heaving prognostic factors.(4,5,6,29)

Do we have a laboratory marker related to the evaluation of the cardiac insufficiency? Yes, it is the natriuretic atrial peptide which is the estimation of the risk of mortality and correspond to the NYHA stages.(20).

3.2. Renal insufficiency

Estimation of renal insufficiency such as creatinine GFR (glomerular filtration rate) are algorithms where the main determinant is the laboratory one (it cannot be calculated without determining the albumin or creatinine in biological fluids.)(4,5,6)

3.3. Hepatic diseases, hepatic encephalopathy and hepatic cirrhosis

According to a study of infections, hydro-electrolytic disorders, constipation and gastro-intestinal hemorrhage are precipitating factors of the hepatic encephalopathy.(14,16)

The laboratory takes care at the estimation of the ascitic fluid, at the observance of the blood red-series parameters to highlight on time possible hemorrhages, at the observance of the septic-inflammatory markers in order to take action early in cases of infection.(14,16).

The evolution of cirrhosis is determined with albumin and platelets, to treat and prevent the possible hemorrhages as algorithms part of FIBROMAX(16)

Bicitopenia and pancytopenia can be accompanied by other consequences such as gathering of the infections and hemorrhages such as epistaxis.

At electrophoresis can be seen the presence of βγ bridge. (20,21,22)

Functions of the albumin impose periodic estimation in order to receive the replacing therapy of albumin. (20,21,22)

3.4.Arterial hypertension

Badly-observed hypertension and not taking the medicine regularly can act as precipitating factors of hypertension.(19) Lab evaluation by stages of hypertension and complications or MEN II Syndrome management can make laboratory determinations such as ACTH and hormonal specific data very important for medical decisions.(19)

4.Cancer

The on-going of the immuno-inflammatory and hyper-coagulation, of the cancerous process brings the necessity of the determination of these factors.(26) The estimation of the hyper-coagulation state with laboratory markers shows the importance of the prognostic estimation through determination of D-dimer, ESR, and fibrinogen at these patients.(26)

The way the examinations are taken refers to the histo-biochemical events (pathways, the place they are produced and the plasmatic half-life.(20)

A classic case of precipitation factors of a chronic disease are viral or bacterial diseases, which come with strikes for immunity system and degrading as a result of high temperature, dehydration and hydro-electrolytic disorders in the body.(17)

5. Chronic diseases and viral diseases as precipitating factors. COVID-19

5.1.Viral diseases as a precipitating factor and importance of laboratory

The classic case of heaving of chronic diseases are viral or bacterial diseases, which are accompanied with strikes to the immunity system or systematic response as a result of high temperature and dehydrations or hydro-electrolytic disorders.(21)

The damaging role of viruses to the immunity system, brings installation of viral, parasite, bacterial and mucous infections, and a classic case is the atypical pneumonia for example, pneumocystis carinni at HIV/AIDS patients. The classical diagnostic markers are the presence of virocytes at the coloring of Giemsa-Romanovski, mono-nucleosic syndrome at the hepatotrop viruses with an alteration of the hepatic enzymes.(17,

Today, the determination of the viral load is an important laboratory choice at the prognostic estimation of these patients.(20)

The on-going of these patients depends if these viruses are aggressive, and if they tend to have the multi-organs lesions or may progress with a septic-inflammatory state.(17)

In this case, the laboratory parameters are part of the algorithms for medical purposes, such as SOFA score.(1,2)

A recently estimated important algorithm is the one that differs bacterial early events from the viral ones and it is TRAIL, IP-10, C-Reactive protein.(9)

The main problem is how to include these laboratory parameters in the validation process, these easily examined parameters, also easily transmitting and applicable in the diagnostic oriented status. 16,17) The comparability of COVID-19 and hepatitis B or tuberculosis serves as the main purpose of this.(16,17,20,21)

5.2 COVID-19 and laboratory parameters as orienting-diagnostic or prognostic factors

COVID-19 has many insecurities and the doctors are challenged, certainly, it is not the first time, also the laboratory and the imaging are a good friend of the clinic and medical services.

Viruses can only be seen with an electronic microscope (specificity). (21) When it is impossible we detect traces of viruses (as in hepatitis B) but with variable specificity and sensitivity. e.g. ELISSA method.(20,21)

Referring these cases with a negative TBC extra-pulmonary sputum helps the adenosine deaminase enzyme(ADA). (18,27)At the COVID-19 case, we don't have any examinations or suspicion of a similar enzyme. When was the sputum microscopy challenged at TBC?Can LAMP or its variants be used for coronavirus? (13) Of course, it can.

At the impossibility this method, the procedure in our country and the early detection gets harder.(1,2,3) The dynamic CT with the characteristics of atypical pneumonia and the diagnostic power(specifity) will increase with the lab orienting examinations, C reactive protein , D-dimer, lactate, which have much more prognostic value together with other septic-inflammatory and hyper-coagulation indicators, or lactic acidosis (type A) factors.(1,2,3)(Using of medication can lead to lactic acidosis type B or attention of intensive care unit, estimated according to acidic-basic or puls-oximetry equilibrium parameters.(1,2,3)

Moreover, if there are cardiac and hepatic implications SOFA score is important. (The fact that albumin and lactates are universal prognostic factors (in this case D- dimer and troponin) is well known.(2,26)

D-dimer remains important in preventing of fatal implications or differential diagnose of pulmonary thromboembolic with other pathologies and on-time treatment with coagulants. Ferritin-anemia and reactive protein C remain important and more sensible in prognostic evaluation of the patient, and together with the scanner at the state of the disease.(1,2,20,26)

6. Early detection

The challenge is the finding of the applicative routes of the laboratory parameters of the early detection of HIF-1 alpha , (12)GDF-15, or other factors of chronicity or hypoxia or accompanying phenomena.(11)

7. Results and conclusion

Lab results are not only part of diagnostic or prognostic algorithms but irreplaceable in prediction of complication or proper management of precipitating factors during chornic diseases.

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The Interactions Between Crowdfunding, eMoney and Cashback in the Current Pandemic Situation

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Abstract: Analysis, reflections and possible developments at a time when the economy is opposed to finance and where the development of the same travels on platforms with the sole use of electronic payment systems. How e-money is creating distribution of wealth and / or benefits.
Loyalty programs and models in the consumer market. Management and streamlining of public administration payment procedures. Does the use of public institutions to civic / social crowdfunding systems represent an innovative way to spread participatory citizenship?
The authors investigate whether Civic / Social Crowdfunding can support local authorities in funding public initiatives that are a priority for municipalities or that need to be implemented due to exceptional situations. The increase in the use of electronic money due to the lockdown and the opportunity it is creating for the development of the economy compared to that of finance.
The inclusion of cashback tools in electronic commerce through the use of electronic money.
A brief analysis on the functioning of some Crowfunding platforms, adopting an approach based on phenomena, a reflection on the potential for growth thanks to the increase in spending capacity through electronic money and consumer credit, the stimulus of cashback.

Keywords: Emoney, Cashback, Crowdfunding, Economy, Finance, Development.

Premise

It is undeniable that the lockdown has forced the population to increase the use of electronic money. The analysis we are going to present mainly concerns Italy and the habits of its population.

Electronic payments

Italy after the coronavirus could be very different from how we know it. As for payments: while purchases in neighborhood shops are growing, to avoid gatherings and keep away difficult things in large shopping centers, during the lockdown there was less intense use of cash[1]. In particular, 40% of those who cannot do without paper money admit to having reduced their use in the last month, while the frequency of digital payments is increasing: "While the share of users of the various payment, the intensity with which it is used varies ".

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In practice, the frequency of transactions increases and the average receipt is lowered.

The health emergency could therefore accelerate Italy's transition from cash to digital: a path started for years, but still all uphill.The Covid-19 pandemic is fueling public concern that the coronavirus can be transmitted through the use of cash for payments that are made daily. In a recent publication by the Bank for International Settlements (BIS - Bank for International Settlements), it emerges that some research conducted in the microbiological field that examined whether pathogens - including viruses, bacteria, fungi - could survive on banknotes and coins, have confirmed the possibility that some of them may persist for hours or days on the same.

"Covid for 9 days on one banknote". And so now they take away our cash[2] *With the spread of the new virus, even in Italy, digital payments have increased. And after the warning from WHO and scientists, who believe that cash is a vehicle of contagion, the limitations on the use of cash will be more numerous.*

With the spread of the epidemic caused by the new coronavirus, the need to pay expenses with digital payments and electronic money has imposed itself in the daily life of many Italian families. Especially in the beginning, when the transmission of the new disease was the main cause for concern among people. The first to warn of a risk of contagion through banknotes were the administrators of Wuhan, China, where Covid-19 showed itself in all its power between December and January. In fact, in February, Chinese officials warned of the danger and began disinfecting the banknotes.

Money as a vehicle of contagion

But the attention not to touch the money too much has not only concerned the Chinese. As reported by Affari & Finanza, in fact, in recent weeks, the World Health Organization has also confirmed that money could be a reason for contagion, as a vehicle for viruses and bacteria**.** In April, the Journal of Hospital Infection warned that the novel coronavirus can hold up on paper money for up to nine days, at room temperature.

Touching banknotes and coins, the researchers point out, can transmit the coronavirus but in reality the risks are lower than those of typing the pin keys of an ATM or picking up a credit card as the disease survives longer on plastic. To be safe, a transaction should be contactless or via a smartphone, methods that are spreading more and more at an accelerated pace at the expense of banknotes and coins.

And in recent days the general manager of the Italian Banking Association Giovanni Sabatini recalled the advantages of the new payment methods in minimizing contacts. The fear of contagion has spread so far that to restore confidence in cash some "central banks such as the Bank of England, the Bundesbank, the Bank of Canada or South Africa are communicating that they continue to accept cash and, in some cases (like the central bank of China ed) are committed to sterilizing and quarantining banknotes "while others" are encouraging contactless payments."

Some researchers cited in the publication in question have also observed how non-porous surfaces, such as plastic or stainless steel, have a better transfer efficiency, thus contributing to greater ease of transmission of viruses and bacteria. This relevance could therefore imply that through the use of payment cards and POS terminals (or PIN pads), the transmission of pathogens can unfortunately occur.

Contact with these devices is necessary both for traditional payments that require, at least, a physical "reading" of the card, and for contactless ones, where a secret code is required as

[2] Valeria Portale, Director of the Innovative Payments Observatory

required for customer authentication, for transactions for an amount exceeding the limits identified by the exceptions in force regarding payment services (in Europe provided for by PSD2). Given the delicacy of this issue, which also leverages the human perception of security of each individual in the relationship with technology, we now want to reflect on the different user experiences of a nearby payment, or an act that completes the purchase at a physical point of sale made with digital payment tools, taking care to analyze the impact depending on the actual spatial distance that can (in some cases must) exist between customer and merchant.

Therefore, even for electronic payment means, when the same is used in the "proximity" of a person or public apparatus, the problem of the transmission of the virus arises. We can define proximity relationships as those that are necessary both between humans, i.e. person-person, customer / cashier relationships, and those that intervene between humans and objects, external person-object, the customer who pays at a point of sale, as is the POS (or a PIN pad),

The Digital Innovation Observatory of the Politecnico di Milano, however, notes a progressive, albeit slow, change in habits: last year card payments increased by 11% to 270 billion, representing 29% of the total transaction. At a European level, Italy remains in the rear, but something is moving: in 2019, per capita transactions rose from 71 to 83 per year and the average receipt fell by 3 euros to 53.7 euros.

However, the increase found is not sufficient to allow Italy to climb the continental ranking and go beyond the 23rd position (out of 27) in which it already was, far from the best performing countries such as Denmark, Sweden and Finland. which record over 300 transactions per capita per year ".

To push digital transactions are contactless payments which reached 63 billion euros (40.5 in 2018) on 1.5 billion transactions.

The average receipt of 42 euros, down from 45 euros last year, shows that the growth of Contactless is not only a cannibalization of traditional card payments, but also a replacement of smaller payments, usually made in cash. Another factor that is decreasing the average receipt for Contactless payments is the use of cards as a ticket on public transport, a trend that began in 2018 in Milan and Treviso and which was largely consolidated in 2019 in several Italian cities ".

Classification of payments in proximity

To facilitate understanding, we wanted to classify the payment in proximity into the following three macro categories:

1. Payments made with cards in "contact" mode;
2. Payments made with cards in "contactless" mode;
3. Payments attributable to the Mobile Proximity Payment context.

The payments attributable to the first two macro-categories are those that involve the use of a credit, debit or prepaid card.

The third macro-category includes payments made through a smartphone, using various technologies, including those usually associated with cards such as NFC or others that rely on an account, using QR Code or geolocation.

Finally, it is appropriate to further subdivide this last category into:

1. Mobile Proximity Payment based on the dematerialization of a payment card, where specific Digital Wallet applications are installed in the mobile phone that allow you to interact with the POS using a short-range transmission technology such as NFC;

2. Mobile Proximity Instant Payment based on the use of prepaid (or plug-in) electronic money or payment accounts, rather than on the use of instant bank transfers, where a specific application is present in the mobile phone that allows you to arrange (or initi-

ate) an instant transfer of funds to the beneficiary (i.e. the merchant), identified by a QR code or by geolocation.

In this sub-category, the possible use of a payment card is not predeterminedly excluded; in fact, the card can be used as a tool to subsidize the e-money or payment account, but, in this way, it does not need to be physically presented to the merchant (the card data are acquired in advance during the activation phase of the account and the top-up operation takes place ex-ante).

The two identified sub-categories allow us to understand how, as regards the obligations dependent on Strong Customer Authentication, the first is characterized by an application similar to that of contactless payments, while the second is characterized by an adoption in line with that of remote payments.

Wearable Devices

So less and less paper money and more and more digital payments, even through wearable devices, such as watches, for example. As explained by Giuliano Noci, the professor of the Polytechnic who explained how this trend is confirmed precisely from the East: "Payment systems based on the recognition of the iris or the venous network of the hand arrive. In China, the taxi driver is surprised if not pay with your mobile ". And according to Valeria Portale, who directs the Digital Innovation Observatory at the Politecnico, any connected object can pay with a bill, be it a car or an appliance. "If anything, privacy and security problems need to be solved". Let's hope so (editor's note).

The Italian trend

In Italy, after the spread of the new disease, digital payments have started to grow significantly and from 1 July, the maximum threshold for using cash should drop from 3 thousand to 2 thousand euros. Until now, Italy was at the bottom of the OECD and European Union rankings for the use of electronic money; in fact, no more than 29% of payments were made digitally and within this quota, 90% of the transactions were made with traditional cards. Transactions nearly doubled during the lockdown period. "The volume of transactions handled by us has risen from 23 million in February to 40 million in May. Today 155,000 stores use our 'delivery and collection' system to sell at a distance."[3]

More or less the same thing happened with Fabrick, a start-up that builds digital services and has recently obtained, from Bankitalia, the license as a payment institution, which has brought from 700 thousand to 1.5 million calls per day to its platform. Giulio Rattone, chief information officer of the group, explained that during the quarantine the demand was such that Fabrick brought the staff from 110 to 122 technicians.

A form of necessity

The governor of the Bank of Italy, Ignazio Visco, in the assembly of 29 May, explained that the incidence of online purchases of primary goods on card expenses increased from 23% to 40% in April, supported by food with + 170%. Enrico Trovati, Nexi's merchant solution man-

[3] Alberto Dalmasso, CEO of Satispay, a payment application unrelated to credit cards, which "works" directly with the current account.

ager, commented on the figure and said: "Probably, the change of mentality and the favorable approach to electronic money that many small traders and entrepreneurs have had to undertake, will probably remain as a structural element".

The international expansion of the concept of *cashback* has crossed the boundaries of companies and countries, in such a way that it has gone around the world with just a few transactions of the specific barcodes.

Cashback has stubbornly proposed itself in the most various markets thanks to its versatility and to the effectiveness of its connotation, due to the fact that the result is immediately determined and regulated.

Cashback is movement

The faculty of "repetere" (from Latin: to return, to go back to, to demand as a reward, to start again, to renew) is substantially a way to undertake a circular path of "return", which translates into a form of becoming - therefore of progress – which does not know any end. There is no end.

Instead, the end is quite clear and theoretically consists in the Dionysian value for which there is a strict will to (re) affirm itself. The goal becomes the desire to constitute the attractive element of attention to invite, to be present, then return and, maybe, come back again.

Cashback and buy something are precisely united by the meaning of "return"; they are assonant in the sense of "moving around", of building relationships, of developing circuits, of satisfying the logic of interactive exchange in a rapid and constant times, of making intra and extra-moenia development communities.

The logic of the "reditus" refers to a sphere in which the *cashback* phenomenon can be intelligently interpreted as an ability to facilitate "pecuniae reditus", i.e., financial income, which constitutes income revenues to be spent in locum (according to a local business logic), but also elsewhere (according to a more universal view of moving by turning money).

Therefore, if "repetere" also relates to the restart to renew, it will be licit benefiting from what allows to get back "in reditu" (profitable system) and "in locum". With this double connotation, which derives from the same meaning, the concept of return has to do with a renewed tourism and with an innovative criterion of economic feedback.

The cashback card

That said - the Italian example is an emblematic case of commercial development understood as an act but, at the same time, it is an example of the potential use of the *cashback* card – it should be considered for a while what it means in terms of *cashback*, economic return obtainable from merchants and consumers, if each of them fully adopts the philosophy of the system. The "return of money" is equivalent to a "return on-site" of the consumer who has immediately found the payment of the contribution in percentage, after the paying of the purchase made. Basically, the whole is viewable as a kind of virtuous circle, whose vector moves the economy, leading it to a profitable market logic that is equivalent to the following equation:

"*Cashback* is to the economy as the profits of companies are to consumer savings".

It is clear that the result will consist in a positive parameter resulting from the sum of all the carriers converging in the *cashback* system, in favor of a circle of money that will bring benefits and gains with zero investment.

The Cashback Industry Report (till now the only ad hoc study on the worldwide *cashback* phenomenon) estimates that, only in 2015, the turnover of the 235 platforms of the "repay-

ment economy" sector settled at about 84 billion dollars. From that moment on, the innovation of the contemporary economy has not stopped, producing increasingly diversified marketing strategies but sharing the concept of "return".

Transversality of the cashback phenomenon and its "movement"

On the other hand, the concept of "return" is of a transversal matrix. Basically, it can be said that, when a phenomenon is able to go through heterogeneous times and spaces, making use of a certain versatility, it possesses the characteristic of transversality. In other words, we speak of a phenomenon capable of making the contemporary values, the objectives and the protagonists of the space-time arc in which it occurs, never debasing, to be an anachronistic event. In fact, what is said to be able to go beyond the limits of the conventionally placed, as specific of a given epoch, is something that overcomes the ostracism of the conventional, relying on the originality of the always new, as capable of adapting to any following historical-social moment.

If the phenomenon also manages to promote elements of values that progressively overcome the barriers of the already seen, it will stand out as a translation of social changes, giving visibility to goals and objectives, consistent with the becoming of the space-time context in which it operates. In this sense, this system makes it possible, it allows to visualize elements of novelty in accordance with a criterion of improvement of social conditions in general (including in this sense every type of cultural, economic, political, etc.).

In all these concepts, there is a warning of an alternative to the obvious, to what it is repeated, to everything that refers to an attachment, to what has always been and which sometimes remains stale within connotations of a development, that it is not evolution, but rather a sad repetition of generational paths, despite being no longer used to doing as it was once. On the other hand, the change of period is by par excellence a great variation of styles, although it often takes its cue from the principles of the past. Being able of crossing the world is like pulling a long diagonal, which will cross many other parallel or perpendicular lines, intersecting them to weave the plot of the story. Any transversal phenomenon crosses social, economic, cultural, and political paradigms, penetrating them as an element of novelty, but not because of disruption. The system is shaken a bit and it is gradually amalgamated.

Transversality is the quintessence of the *cashback* project. This stems from a vigorous foresight, deriving from the ability of riding the wave of change in the uses and habits of people around the world. The careful observation of the project's enthusiasts consists in starting from a careful observation of the needs of the market and in elaborating a thought, so to speak, "whimsical" about an ideal of variation of the status quo. It involves people of the most varied ages and experiences, commercial activities of the most diverse sectors, geographic locations completely antipodes, different philosophies of life.

The originality consists in photographing the existing, to face a crisis that rejects immobility and gives a vision of beyond. We need to take the values that gradually constitute the social structure of the moment, making sure that we share them by examining the least possible conflict. Basically, we must avoid the collapse of the failed promise of the future, reflecting on the unpredictability of the same, moving with enthusiasm. Precisely, a desire to make, supported by the cross-cutting dialogue which involves different actors and drawings on the future.

In this sense, the concept of “movement” penetrates the essence of the *cashback* project, defining it in progress: it is done thanks to the movement; and success derives from the constant adaptability to different contexts. In other words, it is the explosive effect of a careful and conscious observation of what people need, which often seems to go beyond the rules of conformism, only because it sees beyond.

The application of marketing 4.0 in the logic of cashback

Essentially, being part of a *cashback* system implies a certain opening of the affiliated company towards new marketing strategies. In a contemporary logic of marketing 4.0, the *content marketing* directs contents towards a constant amplification and distribution of qualitatively interesting experiences, because, in addition to supporting the peculiarity of the reference brand, it also tells the specificity of what happened where the determined experience has also facilitated the satisfaction of the subject to spend with return.

On the other hand, the movement that springs from the affiliation to the system allows an initiative that makes the company more attractive, as it is capable of interpreting the social dynamics currently underway. *Cashback* becomes an effective system of *content marketing*: the peculiarity of the specific company is supported by an instrument that helps the customer to fulfill his desire. The added value of *cashback* will be functional to the specific contents of the corporate brand. In the current digital age, the *cashback* container ensures visibility and accessibility of company contents. This is why the success of the *cashback* application stems from the objective achievement of loyalty and sales results, which can also be assessed through the percentage of customers who remember the brand's name also thanks to the attractive *cashback* formula of reference.

Customer orientation

To transform a buyer who buys the product into a loyal supporter, a series of customer orientation activities are required, that is a sort of reversal of the information flow that feeds the production, whose point of origin resides in the customer's order according to a "consumer-to-business" logic. It essentially consists in the inversion of the epoch-making into the digital age: in refining a *customer loyalty* method. Repeat the purchase consists of profitable loyalty criteria over time. This, not only to facilitate a direct relationship between customer and company, but also to stimulate purchases according to a *customer engagement* logic especially conceived as a technique of: *cross-selling* (aimed at offering products or services that are additional to what already purchased by the customer), and an *up-selling* logic (voted for the proposal to purchase superior products or services). The *cashback* system offers a *customer engagement* activity through the application of CRM (*customer relationship management*) to involve customers offering them solutions aimed at building long-term relationships.

After all, if the *cashback* system did not work, it would not take advantage of thousands of affiliated businesses and as many e-commerce affiliates and online sales of each species. The cult of the network becomes very effective and versatile to include alternative criteria to what has so far been commonly seen and used. The space and the time of the synergy moving in the largest commercial network in the world (because it belongs to the whole world) have already become social categories zeroed by the promptness and by the contextuality by which one can manage the "repetere" of actions that require a reward for the mere fact of having joined the logic of going back there where the renewal has really made the difference, thanks to a corporate formula of detection and reaction of the actual benefit.

Civic Crowdfunding

Is Italy culturally prepared to implement and expand Civic Crowdfunding? Civic Crowdfunding is still a work in progress, but we can learn from the experiences realized in different countries, especially in the US. While in the context where social innovation and open government

are established, Civic Crowdfunding is enormously promising, however this is not yet true in Italy, but this does not mean we should miss the opportunities that this tool can offer.
Briefly, some practitioner points can be highlighted:

- Civic crowdfunding platform allows local authorities and people to post ideas, spurring citizen involvement and include them in a more efficient decision making process.
- Civic crowdfunding campaign is a process of gathering voluntary contributions of money or other resources to finance social and public initiatives that cannot be achieved because of limited budgets of local authorities: as a result they produce common goods and services to communities.
- Civic crowdfunding increases social innovation process and making government more transparent.

The authors highlight the technological and cultural limits that this model finds in the Italian context and they suggest how to remove these limits and to create the right conditions to promote and increase the use of Civic Crowdfunding.

Social Innovation and Civic Crowdfunding

Definitions of social innovation abound and today there is an heated debate over its meaning and over its different nuances. The Bureau of European Policy Advisers (BEPA 2011, p. 33) defines social innovation as "*the development and implementation of new ideas (products, services and models) to meet social needs and create new social relationships or collaborations*".

For Mulgan (2006), instead, talk about social innovation means identify "*innovative activities and services that are motivated by the goal of meeting a social need*", even more simply, a social innovation is an idea that works for the public good. For this reason, analyze as a society and its institutions evolve and create new spaces to catalyze and support social innovation became strategic topics for all level of government and governance. In this context, the developments in information technology and the use of the Web 2.0 create exciting possibilities for social innovation, especially in the public sector, allowing the creation of powerful virtual communities dedicated to a particular cause or initiative. Social innovations rely on the inventiveness of citizens, civil society organizations, local communities, businesses and public servants and services. They are an opportunity both for the public sector and for the markets, so that the products and services better satisfy individual but also collective needs.

Among social innovation tools, crowdsourcing, as crowd-centric approach, can be applied in many areas where could facilitate a more collaborative process, and by its very nature, foster innovation.

The Civic Crowdfunding platforms, indeed, can be a fast track for the development of an idea or concept: ideas and resources coming from a large group of people, through the social media and the web 2.0 can be pooling together, and can be shared by individuals that live in disparate geographical areas, but come together in pursuit of a particular goal.

This is particularly important because it allows citizens to not only invest in their communities, but they can also volunteer time and other resources to a cause that will help their friends and neighbors at the local level. It is important to specify that in crowdfunding approach, the funding is not only monetary but can also be skill-based, opening up for another capacity of democratic participation.

By sourcing ideas from their citizens, the public sector can ensure all the issues important to their citizens are being addressed and potentially can match or donate funds towards specific projects. Crowdfunding is one of the most viable alternatives for financing urban projects, insofar as members of the community can become drivers for change when the government does not have the available resources.

Civic Crowdfunding platform can fundamentally change the nature of the dialogue as it relates to development decisions in cities, in terms of both whose voices are heard and the quality and timing of the feedback. They create a fundamental shift in the way that planning and development decisions are made at the local level: while broadening the amount and quality of citizen engagement may not lead inevitably to smart-growth policies, new online organizing platforms hold the promise of an era in which planning decisions serve the interests of a broad base of individuals and not just a few special interests.

Therefore, a peculiar characteristic of Civic Crowdfunding is that citizens, individually or as a group, make their abilities and resources available to provide solutions for community problems. Through a process of stakeholder engagement, in fact, on one hand, citizens highlight the collective needs of the community, and on the other, they participate in a project-making process sharing the responsibility of governing the territory with local public administration (Davies 2014a).

In this way, Civic Crowdfunding is presented as an instrument that allows both for the supplementing of the limited funds available to public administration and the activating of a new form of participatory government giving citizens a newfound sense of trust in Institutions. It follows that Civic Crowdfunding, based on the collaboration among Public Administration, associations, businesses and citizens, encourages public-private partnerships by activating and strengthening synergies through the potential of web 2.0 and fostering a sense of community belonging in the individual who then feels what is public is "his own" and no longer only "of the state" (Davies, 2015).

In particular, Civic Crowdfunding aims at financially supporting projects and works of public interest like, for example the restructuring of monuments, the enhancement or recovery of public areas, the organization of initiatives or local events, the implementation of innovative services to optimize public transport or improvement in the condition of the city streets, all of which would otherwise remain unrealized due to a lack of public resources**.**

Although the methods of operation of the Civic Crowdfunding platforms (or, in any case, of those where CCF projects are presented) are convincing in their ability to efficiently carry out the realization of various initiatives, initially some doubts surface.

To the end to dispel these, doubts we think that it is important to share what the research of Stiver et al. (2015) has shown: Civic Crowdfunding is a phenomenon that is still underdeveloped both in terms of number of projects presented and in specific platforms. Nevertheless, as Davies (2014a) highlights, in the period 2011-2013 a general positive growth trend was recorded. In particular, the values given by the same author in the above-mentioned research and shown in Table 1 are very interesting and offer food for thought of a general nature. An initial observation is related to the nature of the activities financed.

The data show that the number of initiatives realized mainly concern the creation, revival and/or the management of parks and public gardens in marginal areas of the city, the realization of cultural events and activities in schools and education, or job placement.

This observation leads to the affirmation that Civic Crowdfunding can be seen as an alternative way to support the realization of projects and services of public interest that, due to increasingly heavy cuts, cannot find adequate resources in public administration budgets.

It is specified that there is actually a lot of restrictions and limitations on what kinds of project local governments can fund. There are also complicated processes for approving projects and allocating funding. Crowdfunding tools provide a way to cut through some of the bureaucracy around funding and access new streams of resources to add to what government already provides.

Another element to be considered is the average value of the amounts required for the fulfillment of initiatives. The lower the amounts required, the higher the chance of success in raising the funds necessary for the realization of the proposed projects.

International and Italian Experiences of Civic Crowdfunding

The phenomenon of Civic Crowdfunding is still in its initial phase and a gap in the research on this topic is evident (Hummell, 2016, 171) For this reason, from a methodological point of view, using a phenomenon-based approach (von Krogh *et al*., 2012), we have referenced some Civic Crowdfunding platforms that are already in use and whose activity affirms the potential of this instrument, especially in those contexts where social innovation and participatory forms of governance are more established (Rummery, 2006; Ansell, Gash, 2007).

In Italy, these concepts are not very well developed yet, nonetheless, this does not mean that we should miss out on the opportunity that Civic Crowdfunding can offer and so it is necessary to recognize and eliminate eventual limits of cultural and technological nature that could hinder its diffusion.

Although, on the international scene, there are already several platforms of Civic Crowdfunding that have successfully made it possible to realize a number of projects (Danmayr, 2014), in Italy this practice is still in the embryonic stage, regarding both individual proposals and the existence of specific platforms on which local authorities and/or individual citizens can promote projects of public interest.

Before presenting the platforms that are proving to be best practices internationally, it is opportune to outline the operation of the same, keeping in mind, however, that there is no specific reference model.

It should be specified that proposals can be put forth both by public and private individuals, unless the operator has restricted the nature of the promoters, by excluding, as sometimes happens, private individuals.

The projects, in order to be loaded onto the platform, are subject to an evaluation by a team with the appropriate skills to establish their viability. Sometimes it is possible for a proposal to be submitted to the attention of citizens who, then, are called on to speak about and to vote on the project.

After this step, the projects are admitted to the financing stage and, if they reach the intended target, the local authority will be to carry out the project.

Sometimes, when the proposed project is particularly costly, the platform operator may decide to break it down into several steps. This subdivision could influence the thinking of those who did not participate in the financing at first, but then, encouraged and reassured by the initial results, become convinced to contribute to the realization of the project. For this reason, it is important to highlight how the use of technology, by allowing for a continuous monitoring of each step, ensures the maximum transparency of the entire project.

Here below is a comparative analysis of some of the characteristics that distinguish the three main platforms for Civic Crowdfunding on the international scene: Spacehive, Citizinvestor, Neighbor.ly. This comparison is deemed useful for two main reasons:

- to confirm, through the identification of the total value of donations collected and the number of fully funded projects, the relevance of the phenomenon, as well as each platform's performance;
- to better understand the international experience, in order to identify the most interesting ideas and thereby, stimulate and encourage the Italian experience.

For data relating to the projects posted on Neighbor.ly, since some figures were not present on the platform site, we took into account a report of Goodspeed and Davies 2014 and received confirmation of the data from the platform operator via email.

The following variables were considered:

- Type of platform (donation-based, reward-based);
- Nature of the subjects who can present projects (public/private);
- Number of projects promoted by the platform;

- Number of projects financed entirely;
- Total amount of funds collected for initiatives financed entirely;
- Percentage of commission applied by platform manager;
- Possibility to deduct donations, or not.

As regards the scale of the funding collected, the entire life span of the platforms was taken into account, therefore considering the time elapsed from the year of creation - 2011 for Spacehive and 2012 for Citizinvestor and Neighbor.ly - until today.

Conclusions

The numerous experiences of Civic Crowdfunding carried out in the USA, Northern Europe, as well as the first experiments launched in Italy, show the emphasis with which this tool is increasingly considered an alternative solution for raising capital to finance public and private initiatives. In particular, Civic Crowdfunding gives life to a process that, on one hand, controls the problem of the scarce resources of local administration, and on the other, helps reconnect the people to the Institutions through the implementation of a model of active citizenship and participatory governance.

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Huautla de Jiménez, Oaxaca, mystical, spiritual and health destination.
Visualization of sustainable development as a means of preserving its heritage

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Abstract: How important is the approach to the development of sustainable tourism for destinations like Huautla de Jiménez Oaxaca?
Huautla de Jiménez is a town in the Sierra Norte de Oaxaca, where one of its main traditions earned it an article in the pages of Life magazine, due to the hallucinogenic mushroom ceremony or "holy children" (as they call it) with the shaman María Sabina described by Robert Gordon Wasson in 1957. After its publication, it enchanted the hippie movement and began to generate particular social dynamics in this town, a cause of its unexpected tourism boom. Since then, their people and territory have undergone through progressive transformation in their social, economic and environmental structures due to the arrival of tourism, in a community that was not prepared for this change.
The main objective of this work is to analyze the three axes of sustainability in this territory, to identify those key factors that have influenced the course of tourism development in Huatla de Jiménez. Through a mixed research strategy (qualitative and quantitative) and the realization of field work in different periods of the years 2015 and 2016, where the tourist offer, the visitor profile, the profile of the tourist service provider and local tourism development´s chronology were analyzed. In them we find that: the commercialization of the ceremony with mushrooms, concept-brand María Sabina, stigmas of backpacker tourism, participation of international organizations, political confrontations, exploitation of their natural heritage, cultural clashes between locals and visitors, expropriation of heritage and its inclusion in the federal program "Pueblos Mágicos" in 2015; are elements that dazzle a break in collaboration and decision-making between society and the main actors or keyholders.
The retrospective vision of the moment and space in which the field work of this research was carried out, against the current situation facing the tourism sector while we are going through a health contingency; exposes the need for the management of sustainable and regenerative tourism models in these mystical destinations, which will allow their host communities from regaining control and empowerment, comprehensive development and economic strengthening, as well as the preservation of their heritage.

Keywords: Sustainable Tourism, Heritage, Huautla de Jimenez

Introduction

Huautla de Jiménez is a municipality belonging to the Teotitlán district in the Cañada Mazateca region in the state of Oaxaca. This community among the mountains of the Sierra Madre Oriental receives thousands of tourists every year, most of whom have a clear motivation: To experience the ingestion of entheogenic mushrooms.

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The tourist phenomenon in this space began with the hippie movement and the first publications on the use of medicinal plants in some regions of Mexico during the 60's. As a result, this community underwent a progressive transformation in its social, economic and environmental structures, derived from an unplanned process of activity.

Today, this destination is an obligatory reference for "mystical-spiritual tourism", since then receiving world travelers who like to visit mainly rural communities, who offer the opportunity to live transcendental experiences through ancestral ceremonies that, they combine the power of traditional medicine with the cosmogonic religious beliefs of pre-Hispanic cultures adapted to neo-shamanism. In its trajectory; They have experienced various cultural confrontations in the tourist-resident relationship, and even resident-tourist management of the municipality. And it is that the tourist activity, until a few years ago, was only conceived in economic aspects, without considering the integration of it to its community, or the management of its patrimonial resources. And this is confirmed by the history of the evolution of Huautla de Jiménez as a destination.

In this work we will analyze the main social and cultural characteristics contained in this territory and the identification of those key factors that have influenced its tourism development, such as: tourist profile, infrastructure, marketing of the mushroom ceremony, concept-brand María Sabina, stigmas of backpacker tourism, participation of international organizations and their inclusion in the federal program of "Magical Towns" in 2015. All of them obtained from a mixed research work (qualitative and quantitative) where tools such as surveys, direct and indirect observation were applied , participatory, in-depth interviews, field journal, biography review and analysis of photographic, audio and video evidence.

When the results were analyzed, bifurcations of all kinds were found around tourism, the idea of community and government development, the commercialization of the destination, the positions towards the reception of visitors, cultural uses and expressions, but without a doubt the most important It is that of a community that has not clearly seen its empowerment in tourism, and when visited by many researchers, they feel they are objects of study of the world, without this representing any benefit. These ruptures affect the way in which residents and visitors congregate and skew the integral growth that can be had through it.

That is why the need to visualize the prudence of sustainability as a way for the integral tourist development of Huautla de Jiménez is considered, as well as the efficient management of its heritage resources. So that it rejoins the community that has often been ignored in the decisions and guidelines, in the relationship between this space and tourism.

General objective:

The analysis of the tourist situation for the population of Huautla de Jiménez, in order to justify the need for an approach to sustainable tourism development models, with immediate and continuous action plans, so that, through their application, they allow to promote the conservation and promotion of its heritage wealth.

Particular objectives:

- The brief review of the history of Huautla de Jiménez, identification of its uses and customs, traditions, festivities, gastronomy and natural resources, which determine it as a tourist destination.
- The description of the characteristics of tourism in the entity, its impact on the receiving community, benefits in its economy and the challenges they face in terms of infrastructure, services and government.
- The contextualization of shamanic rituals in America and their history, transformation, disappearance or reinforcement, and their relationship with tourism in applicable cases.
- The creation of a profile of tourist services provider and visitor in Huautla de Jiménez, by compiling and analyzing the information obtained, through the application of surveys and interviews.
- With all the information collected and if a correct hypothesis is established; the approximation of sustainable tourism development models with specific observations for Huautla de Jiménez.

Background and brief justification

Huautla Tourism

The arrival of this activity to the community of Huautla de Jiménez was not a matter of planning or conscious decision, it was due to what could be called the meeting of two worlds: a Mexican shaman and an American anthropologist.

Maria Sabina and Wasson

The image and story of the so-called priestess of the mushrooms María Sabina is known to all the people, who is said to have first come into contact with the mushrooms, locally called holy children, when she was 7 years old, when on a walk accompanied by his sister he consumed them by accident, and in his adulthood he would affirm that this fact changed his life.

A simple woman of Mazatec origin lived until the last of her days in a humble house located on the hill "El Fortín" where today her descendants maintain "the María Sabina museum house". But where and how does the legend begin? Although studies such as those of Roberto Witlander 1936 and Jean Basset Johnson in 1938 gave the first signs to the world of the existence of a ritual with hallucinogenic mushrooms in the Sierra Mazateca, the key name in the history of Huautla is Robert Gordon Wasson and his wife Valentina Pavlovna Wasson who, in her search for knowledge and deepening of the Mazatec ritual with the use of the medicinal plant, came to Huautla to experience the experience, asked about someone who could facilitate the service and received, on the recommendation of the residents themselves, the advice to visit María Sabina who, although at that time did not have international fame, was already known in the town for her ability as a healer.

Thus they managed to celebrate the ceremony and with it a magical event, since this would become the first of many trips of the Wassons to Huautla, Wasson's writings on his experiences lived in said ceremony would be the guideline to make known at the level international so precious treasure that resided at the top of the Oaxacan mountains, wrote an extensive report in the magazine LIfe, on May 13, 1957. Huautla began to be visited by people from all over the world in search of María Sabina and the ceremony of Mushrooms.

It is not possible to be sure if the arrival of this important American was a coincidence or if he was already in the destination of this place that the events happened that way, but we all know that after that formidable meeting between Sabina and Wasson, the history of the town and the Science itself was no longer the same, since experiences like these helped the Wassons to create ethnomicology and gave Huautla de Jiménez and María Sabina a boost and international fame.

The hippies in Huautla

It was at the beginning of the sixties and just after the publication in LIFE magazine of the article by Dr. Wasson about his visits to María Sabina, that the town began to experience the mobility of visitors who arrived with the concern of experiencing the experience reported in the media.

It seems that the discovery of this place was synchronized with all the events that were happening: the Vietnam War, the Hippie movement, student protest movements, among others. So this little place and its mushrooms offered all of them an alternative of healing and reencounter with themselves; the promise of well-being and openness of perception represented then, the perfect resource to understand the context of that time.

This is how the first visiting hippies found a place to spend the night in the Hotel Rosaura, as it was the only place that offered an inn and said by the owner herself:

“It was never my intention to build a Hotel; When people came to experience rituals with the elderly shamans who lived on the tops of the hills, tourists had no way of returning to their homes in the wee hours of the morning, so I began to offer lodging in rooms of my own. house, being the shamans themselves my first guests, and it was they who soon began to recommend this house as a refuge to spend the night, and upon receiving the cooperation of tourists, the first hotel in Huautla was built, which is in operation until today.” (Interview with the owner of the Hotel Rosaura, 2015)

Dream landscapes, mountains in the clouds, waterfalls, music, food, medicinal plants and a population, which, despite its deep roots, has always been willing to spread and promote its beliefs.

Huautla became a paradise for backpacker tourism. And like any destination without planning, they also began to experience the first problems derived from the presence of tourists.

With the influx of visitors and a market that demanded services, the locals began to rent their patios to camp, sell tamales, bread, coffee, tacos and all kinds of snacks in different parts of the town. Everything was a constant discovery for both visitors and residents, until “someone” disagreed.

We must take into account that, since then, some members of the community began to express their disagreement with the arrival of visitors to the area, since they held the belief that they distorted their space and traditions.

The first attack on these behaviors of tourists came from journalists such as Alejandro Ortiz Reza from the newspaper "Excélsior", who classified the visitor movement as a "... invasion of hippies, useless and addicts ..." thus triggering a bad publicity campaign towards Huautla, always reviewing "the bad trips" caused by fungi in some daring people who mixed them, also with alcohol or other drugs. The journalist denounced a lack of respect for Mazatec rituals and, as a consequence, it was triggered in the expulsion of “hippies” by the Huautla government to the city of Oaxaca.

“It was beautiful that time when it was the time of the hippies, but when the military arrived it was no longer beautiful; And the military told us: Don't accept these people anymore because they are lazy, they go against the government. I don't know why against the government, they just came to relax, to meditate... ”(Interview with Mr. Jacinto Martínez, Osiris García, 2012)

This is a clear example of how tourist activity began in Huautla, it seems like an accident that arrived in this region of Oaxaca, with a culture perhaps unknown by the Mexicans themselves.

Devirtualization of traditions

"In cultural heritage, the difficulties of apprehending a complex and mobile reality do not prevent definitions from being conceived in different disciplinary fields - legal, architectural, artistic - for each of them with some classifications as fine as possible" (Cárdenas, 2011)

As is well mentioned about the Spiritual Heritage, the diversification of what we can conceive as a spiritual experience does not prevent it from being given a formal classification in various fields; however, it hinders the evolution of cultures themselves when measurable experiences cannot be generalized and classified, like other sciences. Well, the specifications will always be the product of general perception. And the authentication of culture is always up for discussion.

This is the beginning of the identity problem that Huautla de Jiménez lives, in a town where more than 60 years have passed since the first tourists arrived in search of the mushroom rituals. And despite the fact that tourism has helped the evolution of the local economy, the conservation of traditions has been left aside, where now the egos of the shamans' families strive to convince the visitor that only one person can know the "true" way of living the ritual with mushrooms. The information that the tourist receives can be vitiated, creating a confusing, rather than reliable, impression about the beliefs and procedures of the rituals.

Tradition or training?

Although traditions and culture are an important part of the attractiveness of a place, tourism activity demands not only the offering of services that can cover their basic needs, but a true tourist culture that meets the demands of the phenomenon and not only of the individual who practices it.

"The tourist culture can be understood that, within the integral culture of society, there is a part oriented to the knowledge and valuation of the tourist activity, which seeks the satisfaction of the visitor and the obtaining of the greatest benefit for the host communities" (SECTUR , 2014)

This is how a clash of positions begins where, on the one hand, they refuse to adapt technology, processes, and services, but on the other hand urgently need them to avoid their extinction. Because having a demanding market and with needs to cover, by clinging to its old and obsolete model, the people expose themselves to the invasion of large private companies or government impositions, motivated and saved by the banner of - seek development and tourism benefit-.

United town, magical town

One of the characteristics that identifies the general population of the state of Oaxaca is the union. The media have been in charge of spreading this image in its different expressions: manifestations, festivities, and culture in general; to which Huautla de Jiménez has not been the exception, an example of this is its most sacred celebrations such as the wedding, or the patronal feast, where the community sense is expressed in its most literal sense, distributing specific activities to each of those involved carry out or in their community organizations of protest with political overtones.

In 2013, they expressed this union, with the creation of a "Tourist Committee" that initially intended to register this municipality to the now-defunct federal program of Pueblos Mágico, made up of teachers who have developed cultural research on the town, tourist servers and village characters. However, with its creation, the differences between what its representatives envisioned for tourism development began to be noticed. This is how on September 27, 2015, he was awarded

this title by the Federal Tourism Secretariat (SECTUR) and with it new dilemmas and challenges, because when obtaining funds from the federal government, the power of decision is transferred to the global tourism policies and decisions that until now had been in the hands of the people, to a committee or cabinet. And the problem is not that tourist prosperity is sought, the problem is that in the process; Precursor tourism servers and other important actors in the community are being isolated.

They are all Sabina's family

María Sabina is a legend in Huautla de Jiménez, we can see her face in every corner of the town, and although she is a cultural reference on the ceremonies with mushrooms and an image recognized worldwide for her knowledge that was transcendental; the over-exploitation of its image has also been experienced.

"Leisure and tourism, in addition to contributing to providing happiness and pleasure to the individual - and for this they must awaken emotions - also contribute to serving as a tool for the capitalist system based on consumption" (Souza, 2009).

It is likely that the commercialization of your image is justified in obtaining economic resources for local tourist servers, thus obtaining an increase in value in your product or service if it is related to the priestess of mushrooms. But this activity has created a problem where various interests diverge.

The first and most cited by the local media is that of the real family of the shaman who, in 2013, with the support of the municipal government, opened its doors in the remodeled house now known as the “María Sabina House Museum” where Its clothing, some objects used in the mushroom ceremonies, its furniture and various works of art that have been donated to it by artists from different parts of the world are on display.

Maria Sabina´s Museum

With a schedule from 9am to 6pm, the family that lives on the hill of "El Fortín" also offers: the sale of mushrooms (if it is in season), mushroom ceremony service, cleanings and lodging itself that may consist of rent of a room or just a space to camp.

What is described in the two previous paragraphs tells us about the preservation of the culture and image of Huautla represented by the priestess María Sabina, despite this it has not managed to

escape entirely from the moralistic gaze of some inhabitants of the town who exhibit, as a discredit some problems of the descendants of the priestess and argue an alleged scam to tourists.

The conflicting positions of the residents of Huautla, represent a factor that does not help to strengthen the spiritual services that Huautla offers in general, and that are not the exclusive patrimony of the María Sabina family.

Another negative factor that contributes to the little development of tourist activity is represented by the people who, taking advantage of the character's fame, lie to visitors with the "legend" of being a relative or apprentice of María Sabina, who no longer inhabits this world, you cannot oppose the presence of opportunists who offer spiritual services on your behalf.

It is easy to see that Sabina's image has been transformed, in some way, into a tourist product. The "gift" of healing and knowledge about the ceremonies is not a particular trait of a person, because in Huautla there are a large number of "wise people" and personally I have decided to call all those shamans, healers and herbalists who have grown with the knowledge inherited by their ancestors, which reflect a culture that, despite time, have preserved their traditional healing methods and, thanks to their resistance and vocation, offer the visitor, whether tourist or not, the opportunity to experience these spiritual ceremonies.

Methodology

The research methodology applied to this thesis is of a mixed approach: quantitative and qualitative.

Quantitative by being able to expose with the greatest possible objectivity the situation of the object of study based on information collected and unrelated to personal experiences, such as books, magazines, web pages. And the correct interpretation of quantitative statistical data.

And qualitative because "it is based on subjective and individual analysis, this is done by an interpretive research, referring to the particular", according to the observations of experiential studies in Huautla de Jiménez from June-August 2015, bibliographic review from 2015 to the date, as well as contacts with some of the main actors and researchers in the area on tourism. Trying to develop a decision-oriented research that seeks the solution of the problems analyzed. (Sampieri, 2010)

According to the process of the applied methodology, the following sequential explanatory design shows the stages that are appropriate for this investigation, which are:

Sequential explanatory design, Creswell, 2013.

Scopes:

Develop a descriptive study of the situation regarding tourism, of the population of Huautla de Jiménez Oaxaca; that allows us to diagnose it, in order to make an approach that identifies the conditions of the social and cultural elements for tourism from a sustainable planning model.

Limiting:

The investigation is limited only to the population of the entity of Huautla de Jiménez Oaxaca, leaving out all the neighboring towns that make up part of this area, in order to be able to provide a timely diagnosis by thoroughly analyzing the aspects that comprise it.

Research techniques:

The applied observation was indirect based on bibliographic and iconographic documentary sources used, and direct with field research through surveys, interviews, questionnaires, direct observation and own experimentation. Same that were focused to:

- Knowledge and analysis of the visitor's profile
- Knowledge and analysis of the profile of the tourist service provider
- Knowledge and analysis of the tourist inventory of the entity
- Knowledge of various social and cultural aspects related to Tourism

Theoretical approach in which the research is inserted

Sustainable tourism development

Let's start by defining sustainable development as those "activities that meet the needs of today's population, without compromising the ability of future generations to meet their own needs." (SECTUR, 2009)

In its application, it is based on the balance of three guiding axes: economy, society and the environment.

Economic: That is to say that there is enough economic income for everyone and that it is distributed fairly.

Tourism activity is one of the sectors with the highest performance in the world economy, being an important support and impulse of the communities, states and countries that develop. The sustainability of tourism activity consists therefore in creating a synergistic reaction where all those involved benefit in an equitable way; enough for the sustenance and personal, community and government development.

Social: That the possibilities of well-being and human development are available to everyone regardless of their economic level or the type of work they do.

As in a "domino effect" if tourist activity implies economic prosperity; Profiting society by improving the quality of life for all those involved would be a direct effect, which will allow the increase in services offered that complement personal development, with the vision of reaching the highest point of the pyramid of psychological needs, According to Maslow: Self-actualization. Which according to psychology itself is an indicator of happiness.

Environmental: That it must value nature with respect, changing the way we relate to it, so as not to cause imbalances in ecosystems.

Therefore, if the individual has economic stability and full fulfillment, it will make him a person more aware of his surroundings, and the resources that allow him to exist individually, and the economic sustenance based on a tourist activity. Trying to preserve it, through the care and promotion of ecological culture for themselves, and tourists and visitors.

Therefore, we can conclude that sustainable tourism development initially falls short in the host community, tourism service providers, the government and all the participants in the tourism activity “should be the responsibility of those who develop and make up the tourism sector, that is: the governmental (municipal, state and federal), the private and social (providers of tourist services and host communities) making the tourist a partner in the responsibility of caring for the natural resources they use and the value of respecting cultures and traditions of their hosts, once they have hired the tourist service ”(SECTUR, 2011) that by having the implementation of management models aimed at sustainable tourism development, they communicate and demand the same sensitivity and awareness from tourists and visitors.

Sustainable Tourism Development refers to: “Activities that meet the needs of current tourists and host regions, and at the same time protect and promote opportunities for the future. It is conceived as a path towards the management of all resources, so that they can satisfy economic, social and aesthetic needs, while respecting cultural integrity, essential ecological processes, biological diversity and the systems that support life.”. (OMT, 1998)

Rural tourism

The rural areas of Mexico and Latin America have experienced the stress of social confrontations, derived from the apprehension, in most cases forced, of modernity and urbanization, with the justification of the search for development.

Tourism as a social phenomenon by nature, meets the changing needs of the people who demand it. Due to this, the emergence of new forms of tourism that respond to the needs that travelers demand today, needs of: reencounter with the natural environment, individual recognition, social belonging and cultural development. This description originates what we know as: alternative tourism.

This type of tourism describes an authentic alternative for management and conservation that ensures a sustainable development of the environment where the tourist activity takes place.

It is defined as: "The trips that are intended to carry out recreational activities in direct contact with nature and cultural expressions that surround you with an attitude and commitment to know, respect, enjoy and participate in the conservation of natural and cultural resources" (SECTUR, 2004).

And it is divided into three segments related to the type of interests that the tourist expresses:

- Ecotourism
- Adventure trip
- Rural tourism

For the development of this writing, we will focus on rural tourism, a primary segment for our case study in Huautla de Jiménez.

Rural tourism. It refers to "The trips that are intended to carry out activities of coexistence and interaction with a rural community, in all those daily social, cultural and productive expressions of the same". (SECTUR, 2004)

According to its definition, the central axis of this typification of tourism is the tourist-resident relationship, which presides over the main interest in cultural, social and economic exchange.

In the case of Huautla de Jiménez, the main element that motivates this connection is a resource that can be natural due to its origin or cultural due to its use: entheogenic fungi. This characteristic seems that at times it works against the integral development of tourism. The people who visit him, on many occasions, only seek the resource, without raising awareness of the encounter with the host community.

In context, sustainable tourism development in rural destinations is an option that allows us to harmonize that relationship between tourists and residents, integrate the government and society, and the genuine contribution that tourism is a means for the preservation of cultural heritage and natural, as well as a pillar for its economic strengthening.

Results and discussion that reflects the achievement of the objectives

Huautla Tourism´s Offer

Natural heritage

One of the main attractions of this municipality is the richness of its landscape, where we find rivers, springs, streams and caves of the deepest in Latin America. Among them we find: Rio de Santiago, Rio de San Mateo, Rio de Santa Cruz, which are tributaries of the Rio Aguaje or Grande, and later discharge into the Rio Hondo. As well as waterfalls such as the La Regadera waterfall, and numerous underground currents that flow between caves and sink. One of these caverns is the so-called Sótano de San Agustín, which in 2019 seemed to be the site of the first International Speleology Festival of Huautla de Jiménez, a fact that aroused disagreement in the community when they said, “We never know There was some notice that something was going to be extracted, what's more, in the agency I have a position, we have not noticed any act or document that says that they withdrew, nor did they give notice to our authorities of the more than 50 years that

they came ", Regarding the excavations that have been made in the area, as cited by Saraí Piña and Federico Valdés, in their article Speleology and Neocolonialism in the Sierra Mazateca.

Psychedelic mushrooms

It is said that the first of America came from Asia, crossing the Bering Strait, thus justifying the vestige of the use of mushrooms in shamanic religious ceremonies in cultures around all of America, such as:

- The Athabascan dogrib tribe in northern Canada in the Mackenzie Mountain, belonging to the province of British Columbia, where indigenous groups use the amanita muscaria as a sacrament in their religious practices.
- The Ojibwa or Chippewa established on the shores of Upper Lake (Lake Michigan), where the fly agaric plays the role of sacred hallucinogen in a traditional ceremony held each year.
- The Mayans in northern Guatemala who relate these mushrooms to the god of lightning, who governs the goblins (chacs) who bring rain, a necessary element for the mushroom outbreak.
- The Aztecs in Mexico, with the use of Teonanácatl (meat of God) in their rituals, documented by the Dominican father Diego Durán in 1486 where he describes the coronation of an Aztec emperor where they served "intoxicating mushrooms", Tezozomoc mentions a similar ritual when he described the coronation of his grandfather Moctezuma in 1502 or Bernardino de Sahagún who describes "a small black fungus that they call nanácatl that exerted on the indigenous people in a terrifying, exciting, disturbing way or printed a notorious joy on them" (Hoffman, 1972)
- And for lastly, the use of fungi of the Psilocybe species by the Mazatecs, Chinantecs, Mixes, Zapotecs and Tarascans in the regions that today occupy Oaxaca, Puebla and Michoacán. And it is in this classification that our object of study is found; the Mazatec culture in Huautla de Jiménez.

The type of mushrooms used in spiritual rituals, particularly in the case of Huautla de Jiménez Oaxaca, owe their psychedelic properties to the presence of psilocybin: "(also known as 4-PO-DMT) it is an alkaloid prodrug of the classic hallucinogenic compound : psilocin, responsible for the psychoactive effect of the drug. Both drugs are members of the indole and tryptamine drug classes. " (Hofmann, 1959)

This substance has been investigated for the treatment of obsessive compulsive disorder to reduce symptoms, to alleviate the psychological distress associated with cancer, and to relieve pain caused by cluster headaches. Being also synthesized for recreational and research purposes from the 60's.

In Huautla de Jiménez the famous ones are used: landslide, little bird and San Isidro. Which according to Hofman's classification in his book Plants of the Gods, correspond to the species: Conocybe siligenoides, Panaeolus sphinctrinus and Psylocybe cubensis.

Herb of the shepherdess

In the West, Salvia divinorum, also called "ska pastora", "Maria herb", "herb of the gods" was spoken for the first time in 1939, when an anthropologist mentioned the existence of an infusion of this herb, with characteristics visionaries, used by shamans for divination in most Mayan towns in Mexico.

In 1962 samples were taken to Europe, thus identifying the new species, a very rare member of the salvias or mints family cultivated by the Mazatec people. Later research revealed its ritual and therapeutic utility.

In the Mexican state of Oaxaca, the indigenous Mazatecs cultivate Salvia divinorum to use the leaves in divinatory rituals due to their hallucinogenic properties; the leaves are ground in metate and diluted in water; This solution is drunk and the fresh leaves are chewed. The herb is known as the herb of the shepherdess or virgin grass and is grown in the hidden plains of the forests. Silver contains the powerful active salvinorin.

This plant is used in Huautla de Jiménez as a tool for curing the sick, as well as an alternative for Mazatec rituals in seasons when there are no fungi, although the duration of the psychoactive effect is reduced to one hour, minimal compared to that caused by mushrooms for up to 7 hours.

Intangible Cultural Heritage

Gastronomy

Among its main dishes we find: sour atole (a dish based on atole, beans and pipián), tezmole tamale (common at funerals and on the day of the dead), caldo de chivo, pilte (a regional version of what we know as mixiotes), tezmole (mushroom and chilli stew from the region), bread (piloncillo, egg yolk or salt) and beef broth.

In addition to the fact that the town has a tradition of coffee production, finding in its streets local destined for the sale, toast and mill of the same.

Mazatec mythology

The Mazatec culture professed a polytheistic faith, where divinity and its traditions revolved around nature. Today the idiosyncrasy of Huautla is a mixture of the Catholic and Mazatec religion, within the Mazatec deities that remain in their traditions we find:

- Gui He. Owner of the territory belonging to man, that is, where he is allowed to build his houses, have his animals and plants.
- Chicon Tokosho. Deity who is credited with owning the hills and mountains of the Mazatec territory, from Huautla de Jiménez, Oaxaca to Tuxtla, Veracruz, who lives in the "Nindó Tokosho" (hill of adoration) to whom he goes to request favors or good fortune for the crops, offering in exchange the magic bundle or the sacrifice of some animal.
- Chicón nangui. Owners of the land or chaneques
- Chicón nanda. Owners of water, they know when the river is going to rain or rise, they live at the bottom of the river.
- Chicón nashii. Owners of the hills
- Gui He. This is the name given to the territory that man governs, which means "where people rule everything": houses, animals, plants.
- The “La’a”, Laja or “Tindí”. They are the goblins, the dwarves of the Mazatec mountains, little old men who appear at 12 o'clock at night have the face of a child, but they are old and strong. Causers of the "evil of fright".
- Shutá Shiné. Mazatec name given to herbalists or shamans. The region of Los Tuxtlas is the seat of the most powerful “shutá shiné” and the place of elevated initiation, where at least one supernatural… “who gives knowledge” has their headquarters. An ancestral ceremonial practice reserved for the shutá shiné to penetrate the world of the supernaturals is the ingestion of the “dishitu” (tender children), the hallucinogenic mushrooms.
- Shinda Ji. Lord of the bad airs that cause illness and misfortune.
- Naa in tsi. Goddess of rain and rainbow.
- Choon nda. Goddess of the creeping waters.
- Dishitu. From Mazateco say, tender thing / a newborn child + shitu, which is born: “Tender child”. I finish by what they call the mushrooms they use for ceremonies.

Holidays and traditions

Patronal Party. Third Friday of Lent, Lord of the Three Falls, before it was September 8 with the Virgin of the Nativity.

Faenas, tequio or xabasen. It is a community work where the residents of Huautla, mostly male, are called to work in the fields, clean sidewalks, roads, repair buildings, all these jobs for the benefit of the community itself. It is said that previously this type of service was even used when someone needed help with "the laundry" of their home, offering only food in exchange. The means by which the tasks are announced is said shouting through the streets of the town, mention-

ing in these announcements the day that the support is required, and the reason or objective of the work. On the day the work is agreed, the call is made with the “goat's horn” indicating that the time to leave for the mission has arrived. All attendees bring their own utensils that can serve them and facilitate the designated activity. In the past it was used that each person who offered themselves to these jobs had to take care of their nutrition and hydration during the work day, if it was a lucky occasion some lady would bring coffee to give away, which has now happened to the government and Municipal DIF, who offer a snack to the participants in this work.

All Saints and Huehuentones Day. The Huehuentones is a procession of people wearing wooden masks and they are characterized representing the variety of visits of spirits that the place has on the occasion of the Day of the Dead, starting on October 27 from the main altar of the town, where they light 13 crayons to open "The gates" of the other world, and begins the journey to the houses of the locals where people receive them with offerings, and it is the duty of these characters to "sing" the offerings received, at the end of the tour culminates with the celebration of Mass and this act is repeated until November 2. It is worth mentioning that anyone can aspire to be Huehuenton, but their commitment must last at least 7 consecutive years of service in this tradition.

Wax reading. It is a ceremony that is carried out with different purposes, mostly as a guide or advice for a person or family, and consists of lighting in front of an altar 7 candles that must be specific for these ceremonies, where those involved raise prayers to the land and they are asked for their guide, the person who directs it is a shaman who will have the wisdom to interpret the message once the 7 candles have been consumed, as if reading the way the wax was melted.

Mushroom ceremony or "holy children"

It is an act where a "shaman" with the help of "mushrooms" or medicine as they well call it and through various prayers attempts to heal the person who comes. It can be for the cure of a specific evil, as spiritual support or as a guide in specific decisions. Here are the elements that compose it:

- Mushrooms. Characteristic of the northern part of the Oaxacan mountains and exclusive only of the rainy season, we can distinguish three different types that are known as: landslide, little bird and San Isidro.
- The shaman or shaman. It is the person who will be dedicated to guiding the journey, who in advance must have the knowledge and gift of healing, and who is said, must live in harmony with the Universe, through fasting, prayer, abstinence and offerings. He will also provide the location where the ceremony will take place which will depend on his discretion whether it will be in a closed room or outdoors.
- Religious images. They will serve as support and guide to the shaman, which may or may not be exclusive to the Catholic religion, because the reason for this ceremony has its main purpose in healing and not in religion.
- Candles. That will illuminate the journey of the spirit of the sick.
- Flowers. As an offering to the deities that will support the shaman in his work.
- Copal. That will clean the environment of the site where the ceremony will take place.
- Cocoa beans. That will serve to clean and neutralize the palate of those who will consume the mushrooms.

The duration of the trip, conditions, and reactions depend entirely on the shaman and the consumer, with each “trip” being a totally personal experience, even when consumed in community.

On the other hand, the consumer is recommended to avoid the consumption of alcohol, meat and sexual abstinence 3 days before the ceremony, in order for the mushrooms to work better in a "clean" body.

Visitor profile

For the elaboration of the visitor profile, 50 surveys were developed for tourists who were in the place, applied in places frequented by visitors such as: the center, Cerro del Fortín, kiosk and es-

planade of the market. These were applied on random days during my approximate 90-day stay at the site, at different times and without any specific pattern of behavior.

The application methodology of the tool was face-to-face, it consists of 19 questions that includes closed questions of dichotomous, polytomous, and multiple-choice choices: numerical, nominal and mixed.

1. Age: The average age of the people surveyed was 33.8, with a minimum age of 16 years and a maximum of 64 years
2. Sex: 58% men and 42% women
3. Country of origin: 76% Mexico, 6% Spain, 8% France, 6% USA and 4% Portugal.
4. Marital status: 56% single, 32% married, 8% divorced and 4% widowed.
5. Reason for travel: 64% religion or spirituality, 18% health, 14% political, 4% pleasure.
   In this section we want to mention that due to the time when the field research was carried out, we found several activist visitors who visited Huautla with the purpose of analyzing or supporting the political resistance movements for the municipal elections of 2015. This could be a factor occasional, but in order to provide real data in this research will not be omitted.
6. Average stay: 3 nights, obtaining a minimum response of 2 nights and a maximum of 60 nights.
7. Type of Accommodation: Hotel 52%, Hostel or inn 14%, cabin 16%, private home income 12% and stay with family or friends 6%.
8. Means of transportation: 56% bus, 32% own car, 6% hitchhiking, 2% rented car.
9. Conformity with the transportation within Huautla de Jiménez: 48 & regular, 26% sufficient, 16% satisfactory, 2% declining.
10. Connectivity: Simple and adequate 68%, 30% complicated and maintenance-free, 2% decadent.
11. Signaling. 76% considered that it was appropriate, and 24% that it was not.
12. Did you buy local crafts? 76% bought some crafts and 24% that did not.
13. Food consumption: 50% in mobile premises, 30% in restaurants, 12% private homes, 8% commercial premises.
14. Was it difficult for you to obtain any service? 78% indicated yes, 22% no
15. Of which 74% mentioned internet service, 24% telephone signal and 4% mushroom ceremony.
16. Did you experience any spiritual or health rituals on your visit to Huautla?
    All interviewees affirmed this question, and all of them confirmed referring to the mushroom ceremony, with some variations with 32% of them reporting having experienced other ceremonies in addition to mushrooms, such as wax and cocoa readings.
17. How would you rate your experience? 38% reflective or introspective, 36% curative, 18% extrasensory, and 8% recreational.
18. Was there an intermediary (shaman) during the ceremony? 76% answered yes, while 24% said no
19. Would you like to visit Huautla again? 100% answered this question yes

Profile of the tourist service provider

50 surveys were applied in the town of Huautla de Jiménez, Oaxaca, to providers of tourist services, which were applied in the location of their companies, without distinction of any kind, in the months of June to August 2015. The application of the tool was face-to-face, it consists of 25 questions that includes closed questions of dichotomous, polytomous, multiple-choice choices: numerical, nominal and mixed, mostly aimed at knowing the economic profile of the companies in the field.

1. Age: On average, tourism service providers are 34 years old, with a record under 19 and over 76.

2. Sex: 96% female, 4% male
3. Nationality: 100% Mexican.
4. Marital status: 40% single, 32% married, 16 divorced, 12% widowed.
5. Do you speak a language or language other than Spanish? 100% of the respondents answered yes. Of which: 84% indicated that they speak a Mazatec dialect in addition to Spanish, regularly learned alongside Spanish in this area, of them 7% spoke Mazatec and English, and only 9% indicated that they spoke English.
6. Type of establishment: gastronomy 44%, lodging 32%, sale of handicrafts 16%, 4% tourist tours, 4% tourist transport.
7. Are you an owner or a collaborator? 78% declared to be a collaborator and 22% a business owner.
8. Counting yourself How many people work in the company? The average response was 3, a minimum of 1 and a maximum of 8 people.
9. How many years have you been working in this activity? Average of 4 years, minimum of 1 and maximum of 45 years
10. Does anyone in your family work in the same profession or trade as you? 24% answered yes and 76% no.
11. What is your work schedule? 84% of the respondents declared having a single 10-hour shift, with a majority in the interval from 8 a.m. to 6 p.m., 12% declared having two shifts, which alternated from 7 a.m. to 12 a.m., and only the 4 % with 24-hour service, being the only 2 hotels and the bus station.
12. What type of activity do you carry out in your position? All the responses mentioned customer service, some others adhered to administrative and small activities regarding the operation and turn of the business.
13. Do you think your salary is in line with your job? 87% showed dissatisfaction with their salary, by answering this question negatively, and only 13% answered affirmatively to this question.
14. Their weekly salary or income is: 76% affirmed that they earn $ 500 or less weekly, 10% between $ 500 and $ 800, 8% between $ 800 and $ 1200, 6% between $ 1200 and $ 1500 and 0% indicated the option of more than $ 1500.
15. Have you received any training from your bosses or government for the position you hold? 100% of the respondents answered negatively to this question, which is not strange in small companies, but it is essential for their development and growth.
16. Have you received any type of loan or financing for your business from the government or private? Of the 18% who commented that they have received a loan, 100% of them come from banking companies that grant group loans, they were mentioned as a bad experience, a fact that denotes the lack of public and private investment in the sector.
17. Do you use any means of dissemination for your business? 96% declared that they did not use any means of dissemination, which establishes it as an important area of attention, in this case study.
18. In your opinion, which are the months of greatest tourist influx or high season? Based on the responses, we have that July and August are the months with the greatest movement, a fact that corresponds to the mushroom season and the date of the María Sabina festival.
19. Do you have the prices and rates of your products or services available to the consumer? 64% if they have them in sight and 36% yes.
20. Do you belong or participate in any union or council? 100% indicated no.
21. Do your prices vary according to the tourist influx? 100% indicated no.
22. How do you consider the economic development of your business? 74% considered it as good, 24% as fair and 2% as bad.
23. Do you have any expansion plans in the next 12 months? 54% responded negatively and 46% positively.
24. Do you agree with the introduction of transnational companies in Huautla? 100% of the respondents answered *no*.

25. What do you think of Huautla de Jiménez and his application to the Magical Towns program? Being an open question, we will talk about the trends of the answers obtained. Most of those surveyed were proud and aware of Huautla's beauty and tourism potential, although at the same time they commented that there are many challenges to face in order for Huautla to have a prosperous tourism development.

Conclusions or final comments.

Huautla, due to its geographical, cultural and economic characteristics, can be described as a "mystical destination" since it offers, in addition to a mosaic of cultural expressions, the possibility of experiencing spiritual experiences, many times classified as "divine" by the tourists themselves. , through the use of psychedelic plants.

The difficulty in measuring the value of expressions related to spirituality is directly related to the appreciation of it, a fact that alters the objectivity of our vision towards these elements of identity that as Mexicans belong to us, being often overshadowed by the lack of knowledge or misperceptions of them.

The development of tourism around these ceremonies has generated a problem regarding the adequate structuring of the parties involved, which ensure the preservation of tourism interaction in a sustainable way, so it was decided to analyze the different aspects that comprise it, in order to offer a real panorama of the past, present and promising future of Huautla de Jiménez, as a sustainable tourist destination.

Oriented to the three axes of sustainability, you can find stressful situations that have arisen in the community, derived from tourism:

The social impact with the arrival of tourism, and with them many of those considered precursors of the hippie movement, which since then generated conflicting opinions in the host community, regarding the benefits of tourism and the de-virtualization of their traditions.

Huautla de Jiménez has been the target of multiple investigations in fields as diverse as biology, anthropology, sociology, history, speleology, ethnobotany, among many others; however, this has not been reflected in the contribution to the community, as a local respondent commented “And what are you going to do with the information? They come and promise to come back, to support us or discuss their results and they never come back ”.

By having efficient means to make known to the visitor, the true background rich in tradition, behind the mushroom ceremony, many times they seek the resource directly, an action that, if reproduced exponentially, could risk the sustainability of the main resource that it generates visits.

Linked to this aspect related to its Natural Heritage, the recent frictions experienced by the attempt to hold the third International Speleology Festival, which in its 2019 edition was canceled, and which did not have legal justifications for its realization and caused disagreement to the population.

In the analysis of the Tourist Profile and Visitor Profile, we can realize that the infrastructure and tourism management programs in the entity are deficient, and that, until today, an integral benefit derived from the activity cannot be seen. this community. In addition to the current uncertainty that is currently experienced by the Magical Towns program, which promised prosperity, through it. As well as the non-proportional relationship of the level of satisfaction of its visitors and the economic spill.

It is thus proposed that the possibility of carrying out a Sustainable Development Plan in Huautla de Jiménez, and its approach with related concepts and actuaries, be assessed; represents an opportunity to mitigate these inflections and ensure the conservation of its natural and cultural heritage.

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Financial Literacy on EU Financial Infrastructure and Institutions: Points of view from the Albanian students, using The Mind Genomics approach

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Abstract: Financial literacy and knowledge on EU accession and integration process in Albania has been one of the most untapped and unaddressed issues, throughout the whole path of Albania towards the European Union structures. A more financially literate society, especially young generations, are instrumental in ensuring a faster and smoother EU integration and acknowledging its stage of development serves as a good basis for boosting efforts to equip Albanian citizens with relevant and proper knowledge and skills on the EU integration processes and its existing financial infrastructure, as a way to guarantee a smooth and sustainable accession process.
The paper aims at assessing the points of view of the Albanian youth, especially students, about the EU integration & accession process, institutions and financial policies. In this regard, the paper uses the Mind Genomics technique, applied for the first time in Albania as an innovative technique in such field of study, through which we can get a clear view of:

- the level of knowledge and perception of students about the process of Albania's economic integration into the EU, by fulfilling the criteria of the chapters related to economics and finance,
- a better and more practical understanding of economic & financial integration processes, and the harmonization level of Albanian economy and institutions to become an integral part of EU policies and institutions,

Results show that the Albanian students have an opaque perception and display modest levels of knowledge about EU institutions & financial policies, and the harmonization & alignment degree of Albanian economy and institutions with the Acquis. It concludes that they need to deepen the financial literacy and knowledge, to a more financially literate society for a faster and smoother EU integration in the future.

Keywords: EU Integration, financial literacy, EU Financial policies, institutions, min genomics.

JEL classification: *A20, A29, G20, G29.*

1. Introduction

Financial literacy has been an ongoing concern for all economies, especially in the aftermath of the last financial and economic crises of 2008. OECD (2013) points out that in the aftermath of the global financial crisis, financial literacy has gained further international recognition, as a critical life skill for individuals.

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In Albania, financial education has come into the spotlight and has turned into a relatively important issue in recent years, due to the need for a more consolidated financial market and sustainable growth, in its way to EU integration. Such an integration process is a national priority for the whole society in Albania. Several aspects of this process have often been publicly discussed and some general knowledge may exist on numerous topics related to the integration. But, on the 'mysterious' topics of money, central banking, bank regulation and supervision, financial and capital markets, etc., there has never been an open public discussion and the issue remains somewhat a "domain" of experts, or persons and officials, engaged in the bureaucratic and the institutional process of Albania's EU alignment.

Following the last financial crisis in the EU, several important changes happened, so that they have transformed the functioning of the whole EU architecture, including European Central Bank and Euro system, in general. New non-conventional instruments for the conduct of the monetary policy were invented and put into practice; the whole financial markets have experienced important innovations, including the need for reforming the Maastricht Treaty. Several dimensions of this process have been researched and discussed; such as those dedicated to trade-related issues, market surveillance and product market standards, issues of the energy market cooperation, etc. Yet, financial literacy and financial education of the Albanian society is not a key priority of the government and education system in Albania, notwithstanding ad hoc attempts and endeavors, especially by the Bank of Albania, to raise awareness and draw attention to the significance and impact of financial literacy on individual wellbeing and economic health over years. So, financial literacy and knowledge, especially on the EU accession and integration process in Albania have been one of the most untapped and unaddressed issues, throughout the whole path of Albania towards the European Union structures.

Therefore, young generations seem to be insufficiently informed about the complex process of EU integration, and in this regard, the latter is mainly considered as simply a shortcut to leave the country and relocate to the most developed EU countries. Conclusively, the Albanian youth/youngsters need to see and consider the EU not only as an immigration destination and workplace but rather understand how to build and develop European-class institutions, markets, and policies, in the field of economy.

2. Financial Literacy: A Review of Its Role in Preparing Responsible Citizens

When it comes to Financial Education, several authors give various, although similar, definitions. Typically, financial education is the process through which consumers improve their understanding of financial products, financial risks and the opportunities presented by the market so that they can make informed decisions on their finances (European Economic and Social Committee 2016). But why financial education matters? The answer is rather simple, as the level of people's financial literacy is an important lever that will affect the health and strength of the entire nation.

Greater financial education and therefore the financial inclusion requires more financial education and more sophisticated market infrastructure. Also, the ultimate intention of financial education for financial inclusion is to support people's behavior change, which is far more instrumental for their welfare, than other things (Franklin 2004). This is done, because the ultimate goal of financial literacy is to build a financially strong society of individuals and families who are financially literate and able to make wise choices with their money. Additionally, an essential indicator of people's ability to make financial decisions is their level of financial literacy, it affects everything from day-to-day to long-term financial decisions (Lusardi 2019). Moreover, financial literacy impacts financial decision-making, with implications that apply to individuals, communities, countries, and society, as a whole (Lusardi 2015).

Also, well-educated citizens, from a financial knowledge standpoint, means fewer social problems for the society, as its citizens will be able to make more responsible and financially - reasoned decisions (Meka 2017).

However, financial education is a complex issue and process and there is no clear-cut recipe on how to proceed, at a national level, to ensure satisfactory levels of it within the general public, or selected groups and subgroups, specifically the youth generation.

On the other hand, financial literacy and financial inclusion, their importance and role in increasing the financial literacy and knowledge of the general public, have drawn the attention of institutions around the world for years, where the most visible one is OECD, through several policy documents, regarding financial literacy throughout the world and national strategies were undertaken in this regard. OECD research shows that financial literacy in many countries is low, which additionally threatens youngsters' futures. Also, OECD reveals that today, 59 economies worldwide are implementing national strategies on financial education, where it can help enhance financial literacy by increasing financial knowledge, skills, and attitudes. In turn, this can contribute to individuals' (including vulnerable and low income) participation in financial, economic, and social life as well as to their financial well-being (Trunk & Dermol 2015).

One of the components and levers to increase financial literacy is to include financial education in the formal school curriculum because it is recognized as one of the most efficient and fairways to reach a whole generation on a broad scale (OECD 2013). In this framework, one reason for the low level of (financial) knowledge is the systematic lack of sound personal finance education in college curricula (Chen & Volpe 1998). Also, given the lack of financial literacy among the population, it may be important to remedy it by adding financial literacy to the school curriculum. In this way, the role of school, especially the college and academia, may turn out to be crucial in supporting and ensuring a satisfactory higher financial literacy score within the general public (Lusardi 2015). Financial literacy is not entirely determined by cognitive ability. While this variable plays a role in explaining the differences in financial knowledge among the young, it is not the only relevant factor. Thus, there is a role for education in improving financial knowledge (Lusardi, Mitchell, Curto 2009).

3. Methodology/Research

The purpose and the main goal of this study are to measure the level of European Financial Institutions literacy among Albanian students, as no previous study/survey has been conducted, in terms of evaluating and measuring such literacy levels among the Albanian students.

For this research, we have used the Mind Genomics approach, (Gofman & Moskowitz, 2010). Mind Genomics expands in theory and application a well-accepted statistical tool to analyze the collected data from consumers is called conjoint measurement. In its original form, the conjoint measurement was as an intimidating but somewhat entrancing approach to measurement by Luce and Tukey (1964) and published, mathematical notation and all, in the first issue of the Journal of Mathematical Psychology. Conjoint Measurement represents the acme of development in the 1950s – 1970s, a period that saw the enchantment of 'axiomatic measurement theory' grow dramatically (Gofman & Moskowitz, 2010). In other words, Conjoint Measurement, the "father of Mind Genomics" was the intellectual child of mathematical psychologists, moving beyond simple scales to the mathematics of what psychological research could validly demonstrate.

Mind Genomics® is a new science introduced in 2005 by a group of academics and practitioners. It aims to systematically map consumers' perceptions and preferences (Gofman & Moskowitz, 2010). Based in the method of conjoint measurement, it creates a knowledge-

development system to understand what people value, and what they do not. Rather than focusing on the topic and letting the topic drive the research approach, Mind Genomics might be called a "knowledge creation machine", which creates the aforementioned "Wiki of the Mind". The objective of this machine is to uncover how the mind responds to different aspects of a topic, and how there might be different groups in the population who respond in different but understandable ways. These groups could be called mind alleles, to paraphrase a term from Genomics.

Given that the aim of this study is the measuring of perception of young people (students) about EU financial institutions, markets and policies, and the respective literacy about Albania's alignment with Acquis, we will use Experimental Design theory to create surveys that will be answered by participants. The surveys are built in the shape of vignettes, i.e. a group of several potential answers to a particular question. In our case, we have drafted 16 questions. Based upon answers groups, some 24 combinations (vignettes) with the scheme 4x4, are created. the Answers represent different feelings about the same question; thus, the participant/respondent could find a point of view of his choice.

The data collected from the participants are then, treated using advanced statistical models, data mining and clustering techniques, to find the statistical relevance of each of the answers. This will allow determining what drives the decision-making process of the participant. Finally, using clustering techniques similar points of view will be distinguished and gathered in the same cluster to create what are called the mindset. A mindset presents an important point of view that is statistically relevant.

The special questionnaire for the survey, built under the principles of the Mind genomics approach, was filled out by 340 students from 5 public & private universities. Based upon the different views, the Mind Genomics provides, they produce 340 x 24 = 8,160 different combinations/respondents, which enable an unbiased assessment of statistical relevance for each answer in the experiment. Answers with the highest statistical relevance give a clue about how the decision making is made.

The survey will give new and updated data on the perception and knowledge of Albanian people, respectively students of finance, business and economics, on EU financial matters, as necessary knowledge for Albania, as a country that is preparing to integrate with the EU. Mind Genomics approach will provide us with a real picture of the situation and the findings and recommendations will serve to encourage responsible financial behavior contributing to both microeconomic and macroeconomic development of the country.

4. Albania's European Integration Process Under the Points of View of Albanian Students – The Use of Mind Genomics Approach & Analysis

Mind Genomics uses a step by step procedure to prepare the experiment and analyze the obtained results. The list of steps is as follows:

- Defining the Silos
- Define the Classification Questions
- Creating the Vignettes
- Use the Ordinary Least Squares Regression to evaluate the statistical relevance of each elements of vignettes
- Use clustering and Data Mining techniques to create mindsets.

Table 1 shows the four silos and for each silo, the potential answers or elements that will be used to create vignettes.

Table 1. *The four silos and the potential answers/elements for each silo.*

Question 1 - How familiar is Albania's integration to the EU?	
A1	Albania's integration to the EU is way too far
A2	Albania's integration to the EU is a complex thing: only specialists could understand it
A3	Albania's integration to the EU is not part of my interests
A4	There is not a lot of information available regarding Albania's integration to the EU
Question 2 - Are the main EU financial institutions well known in Albania?	
B1	EU financial institutions are different from the ones we have and see in Albania
B2	Only specialists could have information regarding EU financial institutions
B3	I am not interested to know about EU financial institutions and how they work
B4	There is a need for more information about EU financial institutions and how they work
Question 3 - Are Albania's economic integration chapters to the EU well known?	
C1	Albania's economic integration chapters to the EU are difficult for common people
C2	I have a good understanding of Albania's economic integration chapters to the EU
C3	There is a need for more detailed information about Albania's economic integration chapters to the EU
C4	There is little information regarding Albania's economic integration chapters to the EU in Albanian
Question 4 - What do you think about Albania's current stage of requirement fulfillment for being an EU member?	
D1	Albanian economy and markets are far from reaching the European targets
D2	There is not a lot of information regarding Albania's stage of requirement fulfillment
D3	I am not in a position to judge how well Albania is performing towards EU integration
D4	Different stakeholders should inform and explain the economic integration to the EU

After the execution of the models the statistical relevance off each element is calculated and presented as follows:

Elements Rating

- **Base Size 346 x 24 vignettes**
- **Additive Constant 32**

A1	Albania's integration to the EU is way too far	1
A2	Albania's integration to the EU is a complex thing: only specialists could understand it	1
A3	Albania's integration to the EU is not part of my interests	1
A4	There is not a lot of information available regarding Albania's integration to the EU	2
B1	EU financial institutions are different from the ones we have and see in Albania	1
B2	Only specialists could have information regarding EU financial institutions	1
B3	I am not interested to know about EU financial institutions and how they work	3
B4	There is a need for more information about EU financial institutions and how they work	-1
C1	Albania's economic integration chapters to the EU are difficult for common people	0
C2	I have a good understanding of Albania's economic integration chapters to the EU	2
C3	There is a need for more detailed information about Albania's economic integration chapters to the EU	1
C4	There is little information regarding Albania's economic integration chapters to the EU in Albanian	1
D1	Albanian economy and markets are far from reaching the European targets	0
D2	There is not a lot of information regarding Albania's stage of requirement fulfillment	1
D3	I am not in a position to judge how well Albania is performing towards EU integration	0
D4	Different stakeholders should inform and explain the economic integration to the EU	-1

By default, Mind Genomics, uses as classification criteria age and gender. To make the study more meaningful, we have added three more classification criteria as a response to the question **"How well are you informed about Albania's integration into the EU, given the following choices".** The classification criteria are as follows:

a. Do you care about Albania's integration into the EU,
b. Do you see the need for more information about Albania's integration into the EU,
c. Do you believe Albania will soon be a member of the EU.

The results are obtained classified by group-age, gender and the above criterion allow for a deep understanding of the reasons why participants in the study have made their decisions. More detailed interpretation of the results is presented in the following section.

The following table shows the results obtained according to the used classification criterion.

R1: Do you see the need for more information about Albania's integration into the EU
R2: Do you believe Albania will soon be a member of the EU,
R3: Do you care about Albania's integration into the EU

A1	Albania's integration to the EU is way too far	1	-1	0	2
A2	Albania's integration to the EU is a complex thing: only specialists could understand it	1	1	0	1
A3	Albania's integration to the EU is not part of my interests	1	-2	3	1
A4	There is not a lot of information available regarding Albania's integration to the EU	2	-2	1	3
B1	EU financial institutions are different from the ones we have and see in Albania	1	5	-4	2
B2	Only specialists could have information regarding EU financial institutions	1	3	-2	1
B3	I am not interested to know about EU financial institutions and how they work	3	6	-2	4
B4	There is a need for more information about EU financial institutions and how they work	-1	0	-5	-1
C1	Albania's economic integration chapters to the EU are difficult for common people	0	2	-2	-1
C2	I have a good understanding of Albania's economic integration chapters to the EU	2	1	2	2
C3	There is a need for more detailed information about Albania's economic integration chapters to the EU	1	4	-1	1
C4	There is little information regarding Albania's economic integration chapters to the EU in Albanian	1	0	-1	2
D1	Albanian economy and markets are far from reaching the European targets	0	0	2	0
D2	There is not a lot of information regarding Albania's stage of requirement fulfillment	1	-2	0	3
D3	I am not in a position to judge how well Albania is performing towards EU integration	0	0	2	-2
D4	Different stakeholders should inform and explain the economic integration to the EU	-1	-2	3	-2

Gender-Based Results

The following table presents the obtained results according to the gender classification criteria.

	Group (Binary Ratings)	Total	Male	Female
	Base Size	8304	1824	6480
	Additive Constant	32	48	27
A2	Albania's integration to the EU is a complex thing: only specialists could understand it	1	-7	3
A3	Albania's integration to the EU is not part of my interests	1	-4	2
A4	There is not a lot of information available regarding Albania's integration to the EU	2	-3	3
B1	EU financial institutions are different from the ones we have and see in Albania	1	3	1
B2	Only specialists could have information regarding EU financial institutions	1	1	1
B3	I am not interested to know about EU financial institutions and how they work	3	4	2
B4	There is a need for more information about EU financial institutions and how they work	-1	-6	0
C1	Albania's economic integration chapters to the EU are difficult for common people	0	-2	0
C2	I have a good understanding of Albania's economic integration chapters to the EU	2	2	2
C3	There is a need for more detailed information about Albania's economic integration chapters to the EU	1	2	1
C4	There is little information regarding Albania's economic integration chapters to the EU in Albanian	1	1	1
D1	Albanian economy and markets are far from reaching the European targets	0	-2	1
D2	There is not a lot of information regarding Albania's stage of requirement fulfillment	1	-5	2
D3	I am not in a position to judge how well Albania is performing towards EU integration	0	-4	1
D4	Different stakeholders should inform and explain the economic integration to the EU	-1	-9	1

Age-Based Results

The following table presents the age-based results.

	Group (Binary Ratings)	Total	18-24	25-34	35-44
	Base Size	8304	7200	672	264
	Additive Constant	32	29	34	38
A1	Albania's integration to the EU is way too far	1	0	4	9
A2	Albania's integration to the EU is a complex thing: only specialists could understand it	1	1	1	13
A3	Albania's integration to the EU is not part of my interests	1	0	1	18
A4	There is not a lot of information available regarding Albania's integration to the EU	2	2	0	5
B1	EU financial institutions are different from the ones we have and see in Albania	1	3	-4	-16
B2	Only specialists could have information regarding EU financial institutions	1	1	-4	-2
B3	I am not interested to know about EU financial institutions and how they work	3	3	6	-2
B4	There is a need for more information about EU financial institutions and how they work	-1	0	-5	-9
C1	Albania's economic integration chapters to the EU are difficult for common people	0	0	-3	-8
C2	I have a good understanding of Albania's economic integration chapters to the EU	2	1	8	5
C3	There is a need for more detailed information about Albania's economic integration chapters to the EU	1	2	1	2
C4	There is little information regarding Albania's economic integration chapters to the EU in Albanian	1	1	-2	2
D1	Albanian economy and markets are far from reaching the European targets	0	1	0	-5
D2	There is not a lot of information regarding Albania's stage of requirement fulfillment	1	2	-4	-1
D3	I am not in a position to judge how well Albania is performing towards EU integration	0	0	-4	7
D4	Different stakeholders should inform and explain the economic integration to the EU	-1	0	-5	6

Mind Set-Based Results

One of the most useful features of Mind Genomics, is the ability to create two or three groups of participants that share similar views on the problem in the study. In our study the two-mind-set choice is selected. Thus, the set of participants is divided into two different groups, each group containing participants with similar views or mindset.

The following table shows that the entire set of participants is divided into two mind-sets. The first mind-set contains participants that find the EU integration process is complex, far away and there is not abundant information about it.

	Group (Binary Ratings)	Total	Segment 1 of 2	Segment 2 of 2
	Base Size	8304	4392	3912
	Additive Constant	32	33	30
A1	Albania's integration to the EU is way too far	1	6	-5
A2	Albania's integration to the EU is a complex thing: only specialists could understand it	1	9	-8
A3	Albania's integration to the EU is not part of my interests	1	8	-7
A4	There is not a lot of information available regarding Albania's integration to the EU	2	7	-4
B1	EU financial institutions are different from the ones we have and see in Albania	1	4	-2
B2	Only specialists could have information regarding EU financial institutions	1	4	-3
B3	I am not interested to know about EU financial institutions and how they work	3	6	0
B4	There is a need for more information about EU financial institutions and how they work	-1	4	-7
C1	Albania's economic integration chapters to the EU are difficult for common people	0	-6	5
C2	I have a good understanding of Albania's economic integration chapters to the EU	2	-5	9
C3	There is a need for more detailed information about Albania's economic integration chapters to the EU	1	-3	6
C4	There is little information regarding Albania's economic integration chapters to the EU in Albanian	1	-6	8
D1	Albanian economy and markets are far from reaching the European targets	0	-6	7
D2	There is not a lot of information regarding Albania's stage of requirement fulfillment	1	-5	7
D3	I am not in a position to judge how well Albania is performing towards EU integration	0	-6	6
D4	Different stakeholders should inform and explain the economic integration to the EU	-1	-6	4

The second mind-set include participants that are not very much aware of the requirements Albania needs to fulfill to be accepted into the EU family.

Having the set of participants divided into two main groups allows for a more detailed and personalized approach to address these important issues. The government or adequate institutions need to provide the necessary solutions to these problems.

5. Conclusions

The results of the survey with the Albanian students show clearly that the Albanian youth (students) demonstrate an obvious and significant absence of financial literacy about EU markets, institutions, financial infrastructure and policies, along with the whole process of Albania's economic accession in EU structures.

Such an absence of financial literacy seems to be caused and conditioned by the following factors:

1. lack of student's interest to know and be informed about European financial institutions and policies,
2. lack of insufficiency of knowledge, in academic (university) level, about EU integration processes,
3. lack of a national plan/strategy by the Albanian government, regarding the public awareness & information about Albania integration and accession processes in the EU,
4. the whole EU economic integration of Albania is deemed as a basic technical process, which pertains to certain and special stakeholders, mainly public and government institutions (Bank of Albania, Albanian Financial Supervision Authority, Ministry of Finance & Economy and their dependent institutions, etc.). Also, the Albanian students expect those stakeholders to provide proper information and relevant literacy about EU integration processes, not only as a procedure but also regarding the level of alignment with Acquis, by the Albanian relevant institutions.

Also, it is interesting to point out that group age 35-44 is the most optimistic regarding joining the EU, whereas the group age 18-24 turns out to be the least optimistic in this regard, which reinforces the above finding of a substantial lack of financial literacy and knowledge, not only about EU financial markets, institutions, and policies but also about the current stage of Albania's alignment with Acquis.

Recommendations

Regarding the above findings, the following recommendations would be suggested to various stakeholders, to ensure a higher level of financial literacy among Albanian youth and public in general:

Government & regulatory bodies

Drafting a public policy, or strategy and action plan, to provide the necessary degree of information to the Albanian public about the integration processes, must be the top priority for the Albanian government and regulatory bodies. This is not a new and unknown path, as other countries in their journey towards EU integration have followed and drafted such documents and policies, which have facilitated the transition of respective societies to the EU.

Academy/universities/Ministry of Education & Sport

Although Albanian universities, in certain cases have included in their curricula subjects that relate to and address policies and issues regarding the EU integration, this is considered insufficient and even deficient in this regard. Practically, the Ministry of Education & Sport (but also the government) should consider that, during the accreditation processes of the first and second cycle programs, it must stipulate as an obligatorily standard the inclusion of at least 1 (one) subject that addresses aspects and issues related to EU institutions, markets, policies, and integration process.

International Partners

The experience gained with this survey can be easily used to conduct a similar survey at the regional level, i.e. in Western Balkans, to understand whether the issues observed with Albanian students in this regard, as well as the set of problems related to education literacy and knowledge about the EU are isolated, related only to Albania and Albanian society, or they prevail and are evident at the regional level. This could help international partners reshape a new approach towards raising awareness and financial literacy level about the EU for citizens of the Western Balkans who one day will be part of the European Union, itself.

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Facilitation Portuaire "Guichet Unique"

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Abstract: African importers and exporters face, in effect, the highest maritime transport costs. The average freight rate is 47% higher than that of other developing countries and more than twice as high as that of developed countries, which is estimated at 5.21%. The countries most affected by exorbitant transport costs are the landlocked countries of the continent. These additional costs weigh heavily on the competitiveness of the countries and are the result of the existence of a long wait, a low productivity as well as the inadequacy and inefficiency of the services rendered.
Faced with this problem of low competitiveness, the improvement of the quality of port services is often cited as a priority axis for action in port development plans. The main reason is to bring the port closer to its customers, who are importers and exporters, in order to build their loyalty and thus prevent them from turning to competing port.
One stop shop is a measure that will obviously facilitate trade. Effective trade facilitation can help reduce transport costs and thereby contribute to sustainable development.
The objective of this research work is to:
- Search for port performance, in particular by encouraging innovation;
- Promote logistics performance;
- Put in place incentive rules and procedures for investment and facilitate it.

We have adopted an empirical approach that makes it possible to respond to the problem of interactions between companies during a commercial transaction at the international level.

Keywords: Transport, one stop shop, Importers, Exporters, Freight.

JEL classification: L92, L99, F29

1. Introduction

Le port est le point d'arrivée et de départ du transport maritime; équipé et organisé pour assurer le transbordement des voyageurs et des marchandises puis pour remplir les fonctions commerciales qui en résultent. Alors, une place portuaire est une entité géographique et économique portant un nom spécifique, situé en bordure de mer, d'un fleuve ou d'un lac, accueillant les

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navires et où s'effectue le transfert des marchandises et des passagers, du mode de transport aquatique à un mode terrestre (CNUCED, 2015).

L'encombrement des ports a posé un problème extrême ces dernières années. Il manifeste l'incapacité de certains ports à répondre aux besoins du commerce national. La gravité des conséquences a prouvé l'importance fondamentale des ports pour l'économie d'un pays. On en apprécie d'autant mieux aujourd'hui l'avantage d'une exploitation et d'un développement efficaces des ports, et il est probable que les besoins portuaires recevront un meilleur rang de priorité dans les plans nationaux (CNUCED, 1976).

De nombreuses mesures de facilitation des échanges commerciaux à l'échelle internationale, sont entreprises de part et d'autre dans le monde.

L'objectif de leur mise en œuvre, est de permettre aux pays en développement, de tirer pleinement profit des échanges commerciaux. L'Organisation Mondiale du Commerce (OMC) définit «la facilitation des échanges », comme étant un ensemble de simplification et une harmonisation des procédures du commerce international.

Dans différents contextes, la facilitation des échanges renvoie à une large sphère, incluant toutes les mesures visant à réduire les barrières (tarifaires, non tarifaires etc.) susceptibles de porter préjudice au commerce international (CNUCED, 2014).

Le port autonome évolue dans un environnement concurrentiel. En effet, plus un port manque de performance, plus les importateurs se tourneront vers d'autres ports de la sous-région ou d'autres moyens de transport, si, le différentiel du coût de transport et d'écoulement de la marchandise est moins important. Autrement dit, vu que l'entreprise cherche à maximiser son profit, elle optera pour d'autres moyens de transport ou d'autres ports d'accueil lui permettant d'entrer rapidement en possession de sa marchandise et à des coûts réduits.

Face à ce problème de la faible compétitivité, l'amélioration de la qualité de services portuaires est souvent citée comme axe prioritaire d'actions dans les plans de développement portuaire. La raison essentielle est de rapprocher le port de ses clients qui sont les importateurs et exportateurs, pour les fidéliser et ainsi les empêcher de se tourner vers les places portuaires concurrentes.

La facilitation du trafic maritime international est importante car, si elle est mise en œuvre sans heurt, les expéditions sont effectuées plus rapidement, plus facilement et de manière plus efficace. En revanche, si sa mise en œuvre laisse à désirer, les retards, les défaillances et les coûts supplémentaires sont inévitables. Une facilitation efficace du commerce peut aider à réduire les coûts du transport et, de ce fait, contribuer au développement durable (CNUCED, 2019).

Le guichet unique est une mesure qui facilitera évidemment le commerce. Il permet à l'opérateur économique ou au transporteur de présenter toutes les données nécessaires à la détermination de l'admissibilité des marchandises sous forme normalisée, en une seule fois aux autorités chargées des contrôles aux frontières et à un portail unique.

Dans le cadre du principe du guichet unique, ces autorités sont chargées de gérer le guichet unique et de veiller à ce que les autorités ou les services participants aient accès aux informations ou que ces dernières leur soient fournies par l'autorité de gestion.

Il supprime la nécessité pour l'opérateur économique ou le transporteur de présenter les mêmes données à plusieurs autorités ou services différents chargés des contrôles aux frontières.

2. Revue de Littérature

La revue de littérature permet dans le cadre de toute recherche, de s'assurer au préalable de l'état des connaissances acquises sur les problèmes identifiés.

Cette étude nous intéresse en ce qu'elle soulève une préoccupation, pour les autorités, les acteurs portuaires à différents niveaux et les opérateurs économiques qui demeurent toujours en attente.

Le souci de contribuer à la résolution des problèmes liés aux acteurs portuaires, a motivé le choix du thème intitulé « Le Guichet Unique Portuaire » mise en cause.

D'une part, elle permet d'identifier et d'analyser les réels problèmes qui menacent et entravent la bonne gestion du GUP pour un enlèvement rapide des marchandises au port. D'autre part, elle contribue à faire des suggestions pour des mesures correctives dans la mise en œuvre des prochaines reformes, dans la mesure du possible. Par ailleurs, elle peut susciter des réactions au niveau de l'Etat et des partenaires au développement.

Les transports constituent un élément de première importance qui concrétise l'emprise de l'homme et des systèmes économiques et politiques sur l'espace (Ritter, 1971).
« Les transports sont des activités fondamentales pour la survie des individus et des Etats car, ils permettent d'assurer le déplacement des personnes et l'acheminement des biens » (Wolkowitsch, 1982).

Être toujours compétitif, c'est se consacrer à ce que l'on fait de mieux, trouver comment faire partie des meilleurs. Il appartient aux dirigeants de découvrir quels sont exactement les produits ou les services qui ont le plus de valeur pour les clients et ceux qu'ils peuvent leur fournir aussi bien ou mieux que les meilleures entreprises du monde.

Cette connaissance est susceptible de tout révolutionner dans une entreprise. Elle peut être le point de départ d'un redressement et d'une croissance accélérée. Quand on compare les pays africains aux autres pays en développement d'Amérique Latine et d'Asie, on constate que nombreux sont les facteurs qui limitent la compétitivité des économies africaines sur le marché international et que le secteur des transports est certainement un des problèmes majeurs lors de l'acheminement des marchandises (Whiteley et Hessan, 1997).

Différents auteurs ont abordé le sujet relatif à la qualité de service. Les plus généralement cités sont (Tixier, Marthe and Colin, 1996). Ils l'abordent comme un facteur de compétitivité. Ils affirment que la notion de « service offert au consommateur » apparaît dans certains cas comme l'élément qui structure véritablement la politique logistique.

L'option qui consiste à rechercher un niveau très élevé de performance, voire le niveau le plus élevé possible dans la définition de l'offre, peut représenter l'objectif même de la stratégie logistique.

En effet, la satisfaction a des rendements croissants sur la part de marché d'une entreprise donc une source de croissance durable pour les entreprises. Au demeurant, la non qualité fait fuir la clientèle et concourt à la perte des parts de marché.

La facilitation:

- vise à réduire les coûts et les délais relatifs à l'exécution des transactions commerciales et des opérations logistiques qui s'y rapportent;
- s'exprime au travers de recommandations en direction des Autorités et des Opérateurs;
- fait l'objet d'une concertation à l'échelle universelle au sein des Nations Unies.

Les méthodes préconisées par la facilitation reposent essentiellement sur une:

- rationalisation des procédures et pratiques;
- harmonisation des facilités;
- normalisation du traitement et des échanges d'informations (Stoven, 2004).

3. Guichet Unique – Définition

Le Guichet Unique Portuaire est un outil informatisé qui permet à chacun des acteurs du port et au responsable de gérer tout le processus administratif du passage sans se déplacer, depuis l'annonce du navire jusqu'à la sortie de la marchandise du port.

Le paiement des frais, y compris les droits de douane, est également géré dans le Guichet Unique et se fait en une seule fois, au guichet d'une banque désignée.

Il propose l'automatisation et l'optimisation des procédures électroniques pour la gestion du trafic des navires, la gestion des marchandises et le management du transport intermodal 24h/24 et 7j/7. L'accord de concession comprend la gestion du projet, la formation des acteurs, la gestion du changement et un plan de communication nationale.

L'expression « guichet unique » s'est particulièrement répandue dans les milieux de la facilitation des échanges, telle qu'elle est présentée dans l'Accord de l'OMC sur la facilitation des échanges.

Le «guichet unique» est un paradigme de gouvernance qui entraîne une évolution des structures gouvernementales traditionnelles vers de nouveaux accords répondant davantage aux besoins des citoyens et des entreprises.

Les processus opérationnels du guichet unique constituent un ensemble d'activités structurées et liées visant à obtenir une présentation en une seule fois de la part des opérateurs commerciaux et des transporteurs.

Ces processus comprennent également des flux d'informations en retour de la part des organismes gouvernementaux vers les opérateurs commerciaux et les transporteurs, mais ce concept suppose que les organismes de réglementation des flux transfrontières renvoient une réponse harmonisée et coordonnée à l'émetteur de la déclaration réglementaire.

Eviter tout double employ dans les flux d'informations des organismes de réglementation des flux transfrontières vers les opérateurs commerciaux et les transporteurs, et inversement, permettrait de tirer pleinement parti du potentiel d'un environnement de guichet unique.

4. Guichet Unique – Caractéristiques Essentielles Et Objectifs Généraux

Les compagnies maritimes, les agents maritimes et les débardeurs fournissent d'abord au système des données détaillées sur les appels des navires, les manifestes et le déchargement, généralement via une interface automatisée de leur propre système.

Une fois la déclaration en douane effectuée par l'utilisateur (transitaire), les différentes autorités et structures officielles concernées prennent connaissance dans le Guichet Unique de tous les éléments les concernant et transmettent directement au système le montant des factures relatives aux marchandises, ou valident simplement un montant pré-calculé par l'outil.

L'utilisateur est alors automatiquement averti par e-mail et se connecte au Guichet Unique depuis son ordinateur connecté à Internet afin de connaître les sommes dues, y compris les droits de douane et les taxes d'importation à payer immédiatement.

Une fois le paiement effectué en une fois à un guichet bancaire dédié (BOA ou ECOBANK), les autorisations permettant la sortie du port sont automatiquement transmises via le système au responsable de la marchandise.

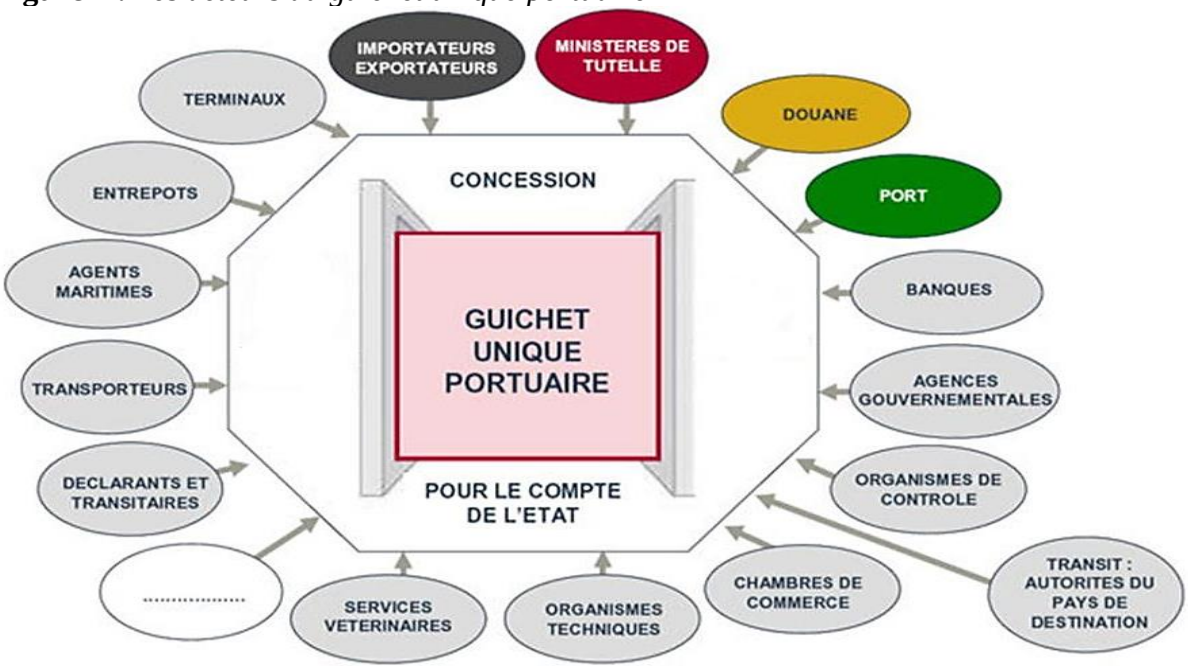
Ce système est totalement sécurisé: pour permettre à chaque acteur concerné de se connecter au site Internet protégé du Guichet Unique (Figure 1).

En particulier, les principales caractéristiques sont:

- ✓ Transparence des réglementations;
- ✓ Prévisibilité en matière de prise de décision;
- ✓ Coopération entre les organismes présents aux frontières;

✓ Simplification de la documentation;
✓ Liberté de transit;
✓ Transparence des régimes de sanctions et pénalités.

Figure 1 : *Les acteurs du guichet unique portuaire*



Source: *Société d'exploitation du guichet unique du Bénin (2011). "Concession de guichet unique portuaire" Cotonou, Bénin.*

Pendant plusieurs années, les opérateurs du Commerce International se plaignent de plus en plus vivement du volume et de la complexité des procédures et de la documentation liée aux mouvements des marchandises. C'est un fait désormais admis que des procédures inadaptées contribuent à l'encombrement des ports. Certes, les administrations portuaires sont rarement directement responsables de la prolifération des documents et formalités, mais les ports constituent des points obligés de convergence où ces formalités sont accomplies à l'occasion du transfert physique des marchandises d'un mode de transport à un autre et du transfert de la responsabilité d'un opérateur à un autre.

Ce transfert est forcément complexe en raison du nombre et de la diversité des intérêts qui gravitent autour de la marchandise en mouvement.

En dehors de l'enceinte du port, d'autres parties prenantes, ont également un intérêt direct, bien que décalé dans le temps, au mouvement de la marchandise.

Le mouvement physique des marchandises s'accompagne donc obligatoirement d'un mouvement parallèle d'informations relatives à ces marchandises et aux navires qui les transportent.

La recherche de solutions à tous ces problèmes constitue le champ d'application de la facilitation, qui a pour objet de:

- facilité et promouvoir le commerce extérieur;
- simplifier les procédures et les formalités administratives, commerciales et douanières;
- réduire les coûts et délais de passage de marchandises aux frontières;
- accélérer le traitement des dossiers et le temps de transit des marchandises dans les aires logistiques multimodales;
- fournir les statistiques des flux commerciaux en temps réel ainsi que les services de certification électronique aux acteurs participant aux commerce extérieur;
- sécuriser les recettes des acteurs participant au commerce extérieur (publique – privée).

En particulier, les objectifs généraux sont:

- ✓ Mainlevée et dédouanement rapides des marchandises;
- ✓ Mouvement accéléré des marchandises à l'exportation, à l'importation et en transit;
- ✓ Baisse des coûts pour les opérateurs de commerce international grâce à la réduction des obstacles procéduraux;
- ✓ Coopération et collaboration entre les organismes aux frontières au sein du gouvernement et entre les gouvernements;
- ✓ Assistance technique dans le domaine du renforcement des capacités.

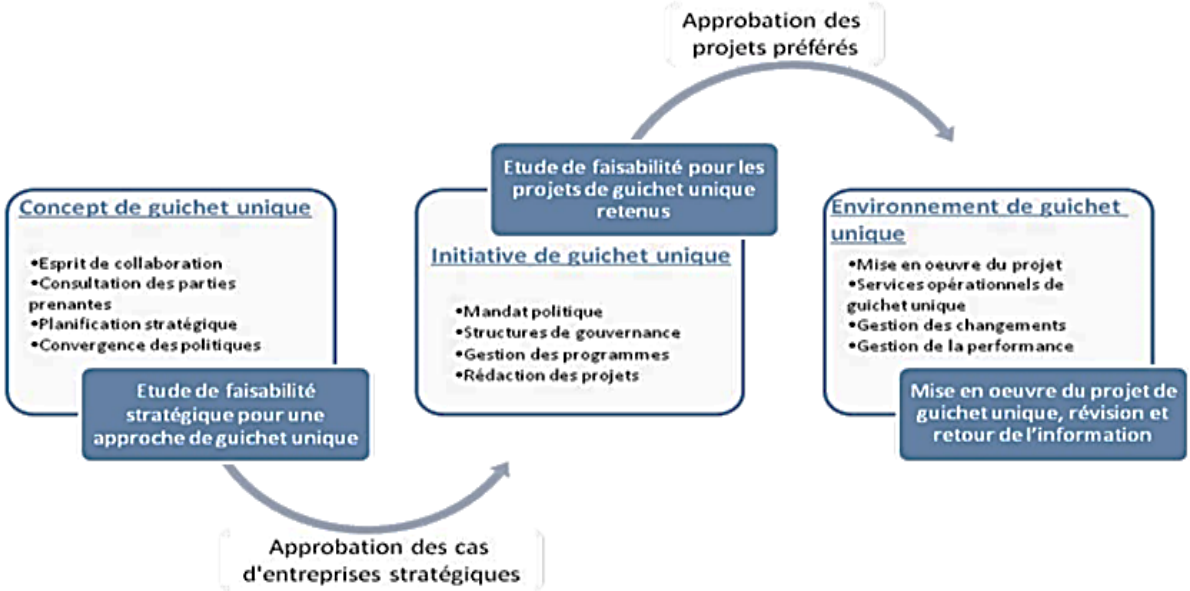
5. Guichet Unique – Environnement

L'Accord de l'OMC sur la facilitation des échanges engage les pays à développer et à mettre en œuvre des guichets uniques.

La mise en place d'un guichet unique comporte habituellement plusieurs phases : d'abord le concept de guichet unique, ensuite la phase de maturation débouchant sur une initiative formelle et enfin la phase de formulation et de déploiement du projet qui donne naissance à l'environnement de guichet unique.

Le schéma ci-dessous décrit les trois phases du développement d'un environnement de guichet unique (Figure 2).

Figure 2: *Phases du développement d'un environnement de guichet unique.*



Source: *Mikuriya, K. (2017). "Comprendre L'environnement De Guichet Unique". Vol 1. Part 1. Bruxelles, Belgique.*

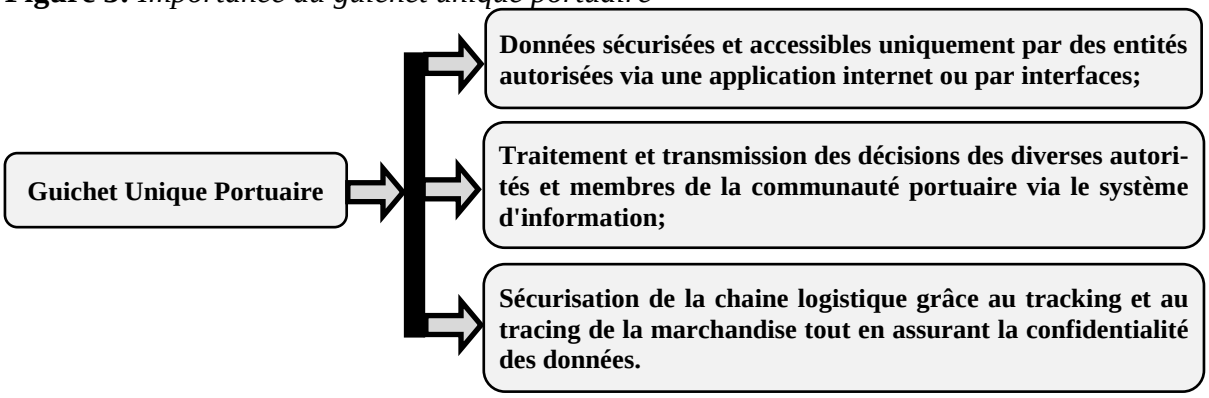
Lors des discussions portant sur le guichet unique, il convient de bien distinguer les différents termes utilisés. Dès lors, au cours de la phase de reconnaissance, il est préférable d'utiliser les expressions de concept de guichet unique ou d'approche de guichet unique. Lorsque l'idée aura été acceptée de manière formelle, elle devrait déboucher sur une initiative de guichet unique. Lorsque cet effort sera concrétisé par un mandat politique, des structures de gouvernance seront mises en place et le ou les projets de guichet unique verront le jour. La réalisation de ces projets permettra la mise en place progressive de l'environnement de guichet unique qui servira les intérêts des opérateurs commerciaux et des organismes de réglementation (CNUCED, 2017).

6. Guichet Unique – Importance, Rôle et Bénéfices Clés

Les guichets uniques portuaires sont principalement mis en œuvre pour faciliter les procédures aux frontières. Le guichet unique portuaire facilitera la dématérialisation des documents échangés et l'automatisation des procédures administratives, logistiques et douanières dans le cadre des opérations d'importation, d'exportation, de transbordement et de transit. Ces échanges de documents électroniques seront possibles grâce à l'interopérabilité entre le guichet unique portuaire et les systèmes d'information des organisations publiques et privées.

Enfin, le guichet unique portuaire facilite la mise en conformité de la zone portuaire avec les normes internationales en termes de facilitation et de sécurisation du commerce international (Figure 3).

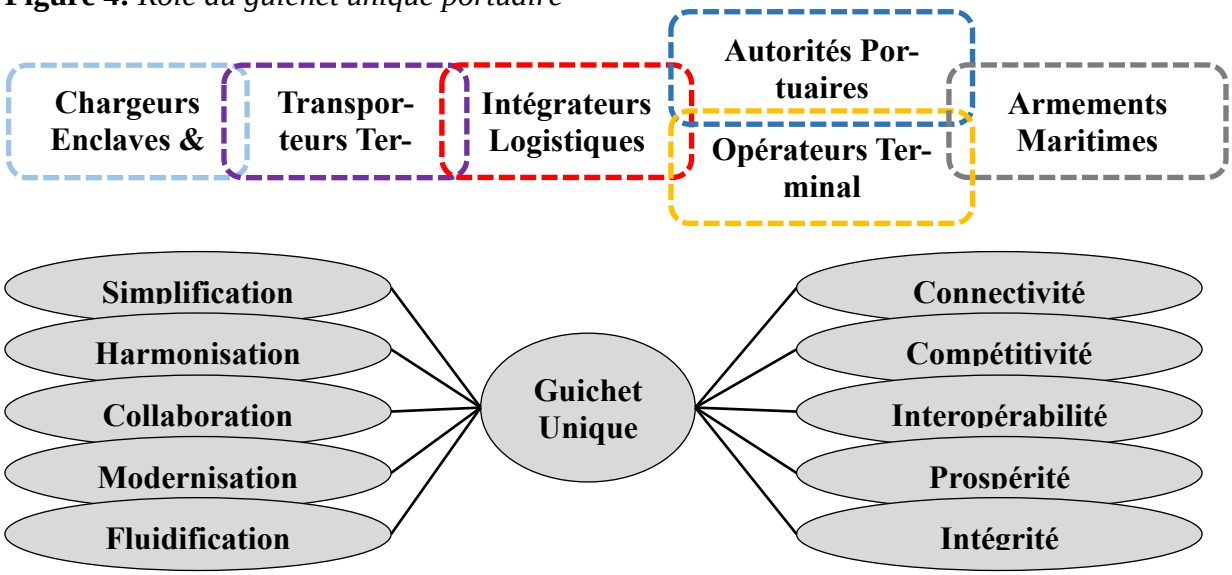
Figure 3: *Importance du guichet unique portuaire*



Source: *Elaboration personnelle*

A travers un seul point d'entrée, un guichet unique optimise, orchestre et automatise l'échange dématérialisé des informations liées au mouvement d'une marchandise afin de fluidifier chaque rupture entre tous les acteurs des chaînes de transport, de service et de valeur (Figure 4).

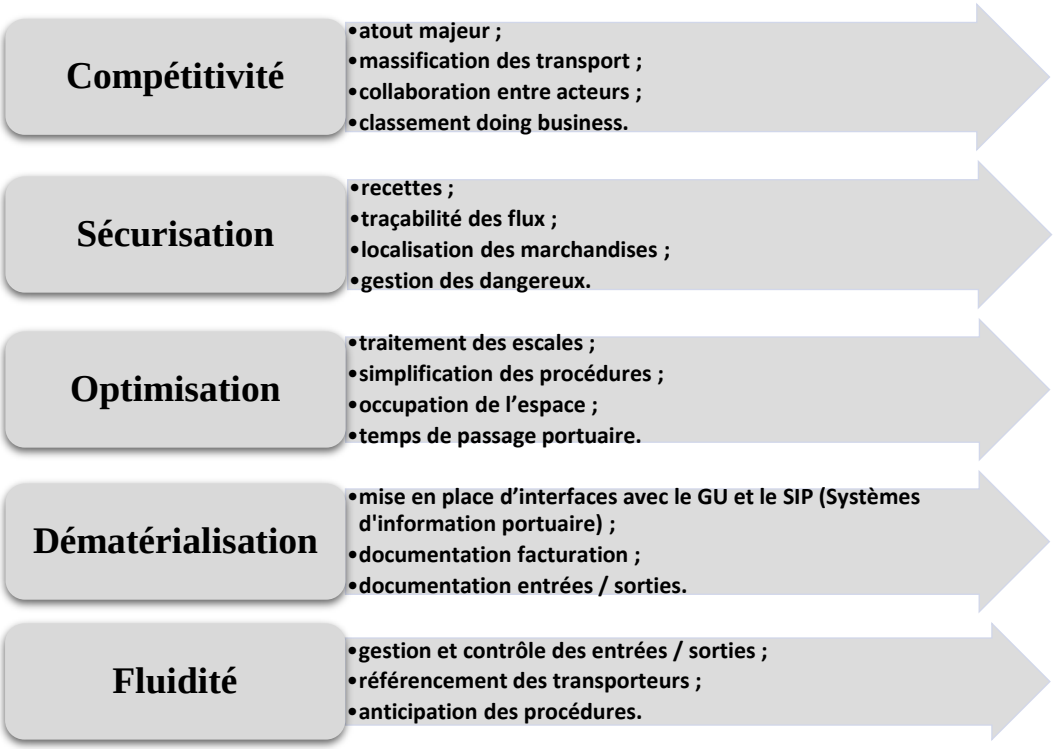
Figure 4: *Rôle du guichet unique portuaire*



Source: *Alix, Y. (2015). "13ème Table Ronde des Directeurs Généraux 37ème Conseil de l'AGPAOC". Abidjan, Cote D'ivoire.*

Il s'est avéré nécessaire de se doter d'un outil technologique permettant au Ministère du Commerce, de l'Industrie et du Tourisme de coordonner, automatiser et contrôler les formalités liées aux opérations de commerce extérieur, en intégrant dans un système unique les actions de tous les agents impliqués dans le processus de l'envoi des documents douaniers, concepts, certificats et autorisations nécessaires à la réalisation des opérations d'importation et d'exportation de marchandises. L'expression «guichet unique pour le commerce international» fait penser à la globalité de la facilité pour les activités commerciales. Le schéma ci-dessous montre les principaux avantages de la fenêtre à port unique (Figure 5).

Figure 5: *Les bénéfices clés d'un guichet unique portuaire*



Source: *Elaboration personnelle*

7. Forces et Faiblesses des Systemes de Traitement des Marchandises

Au quotidien, les négociants internationaux doivent préparer et soumettre des quantités croissantes d'informations à diverses autorités de contrôle gouvernementales, chaque autorité ayant souvent ses propres systèmes (automatisés) et formulaires papier spécifiques.

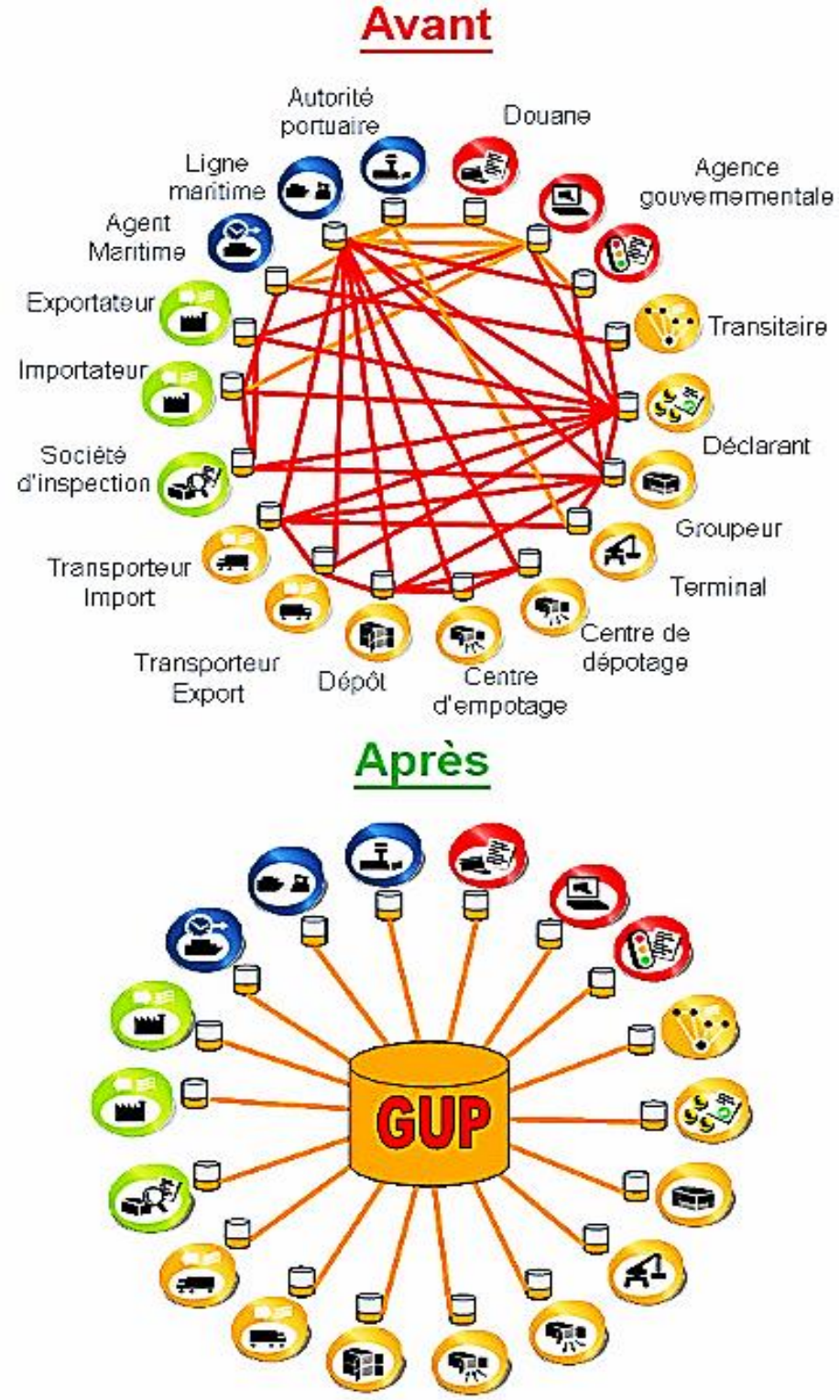
Ces exigences d'information étendues peuvent devenir un obstacle important pour les entreprises et peuvent entraver le développement du commerce international.

Avec l'interrogation croissante des économies du monde entier, faciliter la circulation fluide de l'information devient une exigence pressante des gouvernements et des entreprises.

Des systèmes et des procédures d'information efficaces peuvent considérablement augmenter la vitesse à laquelle les marchandises peuvent être acheminées, réduire les coûts, améliorer l'efficacité commerciale et améliorer la performance économique globale d'un pays (CEE-ONU, 2003).

L'idée d'un « guichet unique » pour le commerce international s'oppose aux modèles traditionnels de contrôle officiel de la circulation des marchandises et des moyens de transport, car le dédouanement des marchandises aux frontières implique l'intervention de multiples organismes de réglementation (Figure 6).

Figure 6: *Ancien System Vs port single window*



Source: *Société d'exploitation du guichet unique du Bénin (2011). "Concession de guichet unique portuaire ". Cotonou, Bénin.*

En termes pratiques, un environnement de « guichet unique » fournit une « entrée », physique ou électronique, pour la soumission et le traitement de toutes les données et documents liés à la libération et à l'autorisation d'une transaction internationale. Cette « entrée » est gérée par une seule agence, qui informe les agences appropriées et/ou dirige les contrôles combinés (CNUCED, 2005).

A la première lecture du tableau ci-dessous, on pourrait penser que le nouveau système est le mieux adapté et semble infaillible, Mais il se trouve que durant les opérations, les usagers sont des fois confronté à des frais de gardiennage dus au retard de l'émission de facture BFU (Bordereau de Frais Unique) OK. Cette situation les oblige donc à négocier auprès de chaque structure, l'établissement rapide de sa facture pour éviter les frais de gardiennages supplémentaires ou les surestaries ; ainsi donc la corruption que l'on voulait éviter reprend vie au sein de ce système. Il urge que le gouvernement prenne rapidement des mesures adéquates pour corriger à cet état de choses (Tableau 1).

Tableau 1: *Tableau comparatif des nouveaux et des anciens systèmes de traitement des marchandises*

	ANCIEN SYSTEME	NOUVEAU SYSTEME (Guichet Unique)
FORCES	-Emploi beaucoup de personnel ; -La maitrise de l'opération par les usagers (transitaires) vu le nombre année d'expérience passée dans ce système.	-Simplifie les procédures et formalités pour l'entrée, la sortie ou le transit des marchandises ; -Instaure un environnement favorable à la compétitivité des opérateurs économique des places portuaires ; -Réduit les coûts et délais de réalisation des opérations commerciales et logistiques ; -Améliore l'efficacité de la chaine logistique portuaire ; -Améliore la transparence dans les relations Entreprises-Administration ; -Réduction de la corruption au niveau du Port.
FAIBLESSES	-Extension de la chaîne de courtiers (corruption) ; -Trop de tracasserie dans l'opération d'enlèvement ; -Longue durée des opérations d'enlèvement.	-Lenteur dans l'établissement des factures par les diverses Autorités et structures officielles concernées; -La non maitrise de l'opération par les usagés ; -Manques d'informations et de formations ; -Réduction du personnel (augmentation de taux de chômage).

Source: *Elaboration personnelle*

8. Conclusion

Les Ports ne doivent pas être le tiroir-caisse des Etats. C'est surtout par leur contribution au développement du commerce extérieur et par voie de conséquence à la création d'Entreprises et d'emplois et à la valorisation des ressources du pays, qu'ils constituent une véritable richesse. Il convient en définitive de remarquer que le transport est de nos jours la fonction primordiale et doit donc préoccuper la puissance publique. L'Etat doit donner à l'autorité portuaire toute la force requise et les moyens de sa politique et de ses ambitions.

Avec la mondialisation du commerce international, les besoins en solutions logistiques ont fait prendre conscience aux décideurs de l'enjeu stratégique d'une logistique performante comme moteur de compétitivité pour l'entreprise. La logistique portuaire est devenue un vecteur essentiel de développement économique. Du coup les ports, symboles des échanges intercontinentaux et lieux de rupture de charge, s'imposent en tant que sites incontournables dans les échanges.

La compétitivité d'un Port est une quête permanente. A cet égard, toutes les initiatives pouvant y contribuer seront les bienvenues.

Le projet de guichet unique portuaire (GUP) figure parmi les mesures du programme de simplification administrative. Il conditionne la simplification des procédures douanières à l'importation et à l'exportation.

Pour construire un guichet unique, il faut que les organismes de réglementation des flux transfrontières évoluent d'une situation où ils ont tous leur propre concept des opérations vers une position impliquant des interdépendances de processus et des échanges de documents. Les organismes concernés doivent définir d'un commun accord quels sont les interdépendances et les modèles de processus opérationnels à retenir.

Le développement d'une base logistique maritime et portuaire est indissociable du développement d'une base logistique terrestre à travers tout un réseau routier et ferroviaire.

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Contrainte des transports et sécurité, un défi pour le développement de la République Démocratique du Congo: un regard tourné vers la Province du Sud-Kivu

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Abstract: In the Democratic Republic of the Congo (2,345,000 km²), the transport network consists of 16,238 km of waterways, 5,033 km of railways dating mainly from the colonial era, 145,000 km of national and regional secondary roads and rural, with 7,400 km of urban axes and 275 airports, including 101 open to public traffic, 164 private and 5 in the military sector and 5 international airports (Kinshasa, Lubumbashi, Kisangani, Goma and Gbadolite). The transport network no longer offers the security, economic and social sectors the services that promote exchanges and the mobility of people and goods. What constitutes a major obstacle to socio-economic development, hinders trade and restricts people's access to basic social services and is the cradle of insecurity.
In the field of transport, large public companies have existed across the country: the National Office of Transport, the National Railway Company, the management of inland waterways, Office of Maritime Freight Management, Air Transport Management , etc. The resignation of the State having become total, the growing insecurity, the economic operators in the field of transport have gradually organized themselves into associations according to the type of transport and / or according to the axes.
In order to dissect the realities of this theme, we asked ourselves the following questions:
- Does the organization and management of transport contribute to development?
- What actions should be taken to maintain the communication networks (road, rail, lake and air)?

For this, we make the following hypothesis:
- the organization and rationality of the transport sector would be one of the development and safety assets if all the tracks were kept in a state of practicability and / or ease of movement;
- The DRC would constitute itself as a developed country if the transport sector allowed trade between the provinces and guaranteed the safety of people and their goods.

In this work, we used the descriptive method accompanied by the comparative approach and supplemented by documentary techniques and direct observation. Through this work, we have set ourselves to:
- retrace the current state of the transport sector in the DRC and propose concrete actions to rethink the maintenance of the existing network and;
- rethink the lines of communication to ensure security and economic expansion.

This work is structured on three aspects:
- the general overview of transport in the DRC;
- transport constraints in the DRC In the field of transport and;
- finally, the future prospects of transport in the DRC.

Keywords: Transport, security, development and challenge

JEL Classification: L992, L991

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Résumé : En République Démocratique du Congo (2 345 000 km²), le réseau de transport est constitué de 16 238 km de voies navigables, de 5 033 km de voies ferrées datant pour l'essentiel de l'époque coloniale, de 145 000 km de routes nationales et régionales et des pistes secondaires rurales, de 7 400 km d'axes urbains et de 275 aéroports dont 101 ouvertes à la circulation publique, 164 privées et 5 du domaine militaire et 5 aéroports internationaux (Kinshasa, Lubumbashi, Kisangani, Goma et Gbadolite). Le réseau de transports n'offre plus aux secteurs, sécuritaire, économique et social les services qui favorisent les échanges et la mobilité des personnes et des biens. Ce qui constitue un obstacle majeur au développement socioéconomique, entrave les échanges commerciaux et restreint l'accès des populations aux services sociaux de base et est le berceau de l'insécurité.

Dans le domaine de transport, des grandes compagnies publiques ont existé à travers le pays: l'Office National de Transport, la Société Nationale de Chemin de Fer, la Régie des voies Fluviales, Office de la Gestion de Fret Maritime, Régie des Voies Aériennes, etc. La démission de l'État étant devenue totale, les opérateurs économiques du domaine de transport se sont progressivement organisés en se constituant en associations suivant le type de transport et/ou selon les axes.

Afin de décortiquer les réalités de ce thème, nous nous sommes posé les questions suivantes:

- L'organisation et la gestion du transport contribuent –t- elles au développement de la RD Congo en général et de la province du Sud-Kivu en particulier?
- Quelles actions menées pour maintenir les réseaux de communication (routière, ferroviaire, lacustre et aérienne) en province du Sud-Kivu?

À cela**,** nous avons émis l'hypothèse selon laquelle :

- l'organisation et la rationalité du secteur de transport seraient des atouts du développement et de sécurité si toutes les voies étaient maintenues en état de praticabilité et /ou de trafic aisé en RDC en général et province du Sud-Kivu en particulier;
- en générale, la RDC se constituerait en un Pays en développement si le secteur de transports permettrait les échanges entre Provinces et garantisserait la sécurité des personnes et de leurs biens.

Dans ce travail, nous avons fait usage de la méthode descriptive accompagnée de l'approche comparative et complétée par les techniques documentaires et d'observation directe. À travers ce travail, nous nous fixons de :

- retracer l'état actuel du secteur de transports en RDC en général et proposer des actions concrètes pour repenser le maintien du réseau existant au Sud-Kivu ;
- repenser les voies de communication pour assurer la sécurité et l'expansion économique.

Mots clés : transport, sécurité, développement et regard

1. Aperçu général de la Province du Sud-Kivu

Située à l'Est de la République Démocratique du Congo, la province du Sud Kivu occupe 3 % de la superficie du pays, soit 69.130 km². Elle est limitée à l'Est par le Rwanda, le Burundi, et la Tanzanie, au Nord par le Nord Kivu, à l'Ouest par le Maniema et au Sud par le Maniema et le Katanga.

Le Sud Kivu connaît un climat tropical avec une saison des pluies de neuf mois et une saison sèche dans une autre partie de l'année soit de mi-juin à mi-septembre.

Les températures moyennes annuelles varient entre 11°C et 25°C. Le Sud Kivu est subdivisé en 8 territoires qui regroupent 23 secteurs et chefferies et 6 cités.

1.1. Les infrastructures de transport au Sud-Kivu

La province du Sud-Kivu dispose de 1.041 Km de Routes Nationales dont 222 bitumées, 813 km des Routes Provinciales et 2.301 km des routes de desserte agricole. La plupart de ces routes sont en très mauvais état et n'ont pas été entretenues pendant une longue période. Elles servaient des canaux pour acheminer vers la ville de Bukavu les produits agricoles industriels, notamment, le thé, le café, la canne à sucre, le quinquina et ceux vivriers produits dans les différents territoires.

Le Sud Kivu dispose d'un riche potentiel touristique avec le parc national de Kahuzi -Biega et 13 aires protégées qui regorgent de montagnes, d'une flore et d'une faune très rares, notamment les gorilles de montagne, pouvant attirer beaucoup de touristes.

L'insécurité due à la guerre et la mauvaise gouvernance font que la plupart de ces sites ne sont pratiquement plus opérationnels durant la longue période de guerre et de conflits armés que connaît l'Est du pays.

Le Sud Kivu compte un aéroport à Bukavu et quelques pistes d'atterrissage, la plupart en mauvais état.

La province a comme principales voies navigables les lacs Kivu et Tanganyika qui offrent d'énormes possibilités pour l'évacuation des produits agricoles en toutes saisons mais qui nécessitent un balisage pour éviter les abordages. Sur ce trafic, les bateaux ont amélioré ces dernières années leurs services et assurent le transport des biens et des personnes dans d'assez bonnes conditions.

Plusieurs années après l'indépendance, la province du Sud Kivu ne dispose plus de chemins de fer sur son territoire.

1.2. Les conditions de vie au Sud-Kivu

No	**Indicateurs**	**Normes**
1	Taux de pauvreté	84,7%,
2	Incidence de la pauvreté	71,3%
3	Taux de chômage en milieu urbain y est très élevé	22,2%
4	Taux net de scolarisation du primaire	53,3%
5	Taux de mortalité infantile est très élevé	126‰
6	Accès à l'eau potable dans leurs parcelles	14,8%
7	Accès à l'électricité	2,5%
8	Les services de santé sont très insuffisants	16 lits pour 100.000 habitants
9	Norme de l'OMS	1 médecin pour 10.000 habitants
10	En RDC 1 médecin	27.699 habitants
11	Ne bénéficient pas des services de voirie pour l'évacuation des ordures	99,5% des ménages

2. Les contraintes du transport : un secteur au cœur des défis auxquels la Province du Sud-Kivu doit faire face

Le transport au Sud-Kivu renferme les caractéristiques suivantes:

- les coûts de transport sont très élevés du fait des longues distances à parcourir, des nombreux transbordements nécessaires, du mauvais état du réseau routier, du coût élevé des carburants et du déséquilibre constat dans le tonnage transporté qui se traduit par une importante capacité inutilisée au retour;
- l'impraticabilité de la route bien qu'un certain nombre d'organisations : l'Office des routes (OR), les administrations provinciales dont la voirie urbaine, des entreprises privées, des entrepreneurs individuels et des groupes religieux participent à l'entretien des routes;
- le programme bénéficie d'un large appui de la population, bien que son influence soit relativement limitée, du fait qu'il porte sur un faible montant de ressources.

L'analyse contenue dans le présent travail opte pour une stratégie des transports favorisant les secteurs productifs consistant à :

- faire participer plus systématiquement les entrepreneurs locaux à l'entretien du réseau des routes de desserte agricole;
- trouver, conjointement avec le Rwanda et le Burundi, des solutions aux problèmes lies à l'utilisation des voies de transport qui traversent le territoire de l'Ouganda, du Kenya et de la Tanzanie; et
- évacuer de façon réaliste la viabilité financière et économique d'une expansion de l'infrastructure des transports aériens et de l'achèvement, à moyen terme, de l'axe Bukavu.

2.1. Les grandes caractéristiques du secteur des transports de la Province du Sud-Kivu

L'insuffisance des liaisons routières, ferroviaires et aériennes à l'intérieur de la province et avec le reste du pays constitue sans doute le principal obstacle au développement économique du Sud- Kivu et est une base solide d'insécurité. Les assaillants opèrent avec quiétude car l'intervention arrive toujours avec retard ou pas suite aux difficultés liées au transport.

Situé dans la partie la plus orientale de la RD Congo, le Sud- Kivu est éloigné des principaux ports et centres commerciaux. Pour que les marchandises arrivent à destination, de nombreux transbordements sont nécessaires, le transit des marchandises est un processus laborieux dont la durée ne peut être prévue et les pertes, vols et dégâts sont excessifs. Par exemple, pour expédier des marchandises de Bukavu à Matadi via Kisangani, les marchandises doivent être transportées sur une distance de quelques 2.650 km et être transbordées plusieurs fois (Centre de recherches universitaires du Kivu (CERUKI) ; Etude S.D.I.D.f ACDI, septembre 1981).

2.2. Infrastructure des transports

1. *Le réseau routier* de l'ancien Kivu dont l'Office des routes (OR) a la charge comprend 2.893 km de routes nationales (liaisons interrégionales) dont 408 km de routes asphaltées et 2.639 km de routes régionales prioritaires (liaisons routières à l'intérieur de la région). C'est ainsi qu'en 1983, il fallait jusqu'a deux semaines pour effectuer le trajet de Goma a Béni (400 km) et se rendre de Beni a Kasindi (100 km), route qui relie les régions de Beni et de Lubero à l'Ouganda. II faut environ six mois pour transporter la cassitérite du Maniema à Matadi via Kisangani. L'axe routier Bukavu-Walikale-Kisangani n'est utilisable que jusqu'à Walikale. Il en résulte que les échanges entre Le Sud-Kivu et la sous-région complémentaire du Maniema, dont la production d'huile de palme, de riz et de manioc est excédentaire, sont pratiquement nuls.
2. Transport lacustre, ferroviaire et aérien. La Société Nationale des Chemin de fer du Congo (SNCC) qui fut responsable de la navigation commerciale sur les lacs Tanganyika et Kivu est inopérationnelle. Cependant, les postes d'accostage et la flotte dans les ports de Kalundu et de Bukavu sont en mauvais état conjuguée au manque de pièces de rechange et à la pénurie de carburant. Cette situation s'était traduite par la fourniture de services limités et très peu surs. Cet état a conduit les particuliers à se lancer dans ce secteur qui au demeurant est devenue concurrentiel.

2.3. Facteurs déterminants les coûts de transport

En moyenne, un camion met quatre jours pour se rendre de Mwenga à Bukavu (180 km), Kalonge à Bukavu (60 km), Fizi – Baraka, Shabunda-Bukavu, etc. En raison des longues périodes de transit, les pertes de denrées périssables, telles que les pommes de terre, les oignons et les carottes, sont élevées. Par exemple, les pertes enregistrées sur une expédition de pommes de terre peuvent atteindre 70 %. Le désequilibre des flux de trafic est un autre facteur d'accroissement du coût de transport des produits agricoles (Etude *S.D.I.D./ACDI*, p.24).

Il est important de souligner que la moto constitue actuellement un moyen de transport incontournable au Sud-Kivu car relie la zone impraticable à celle praticable.

2.4. Organismes responsables de l'entretien des routes au Kivu

Le bureau provincial de l'Office des routes est de loin le plus important organisme responsable de l'entretien des routes. Au Sud-Kivu, il assure l'entretien de 5.532 km de routes nationales et de grandes routes provinciales (13 % du réseau national de l'OR). Étant donné la pénurie de ressources récurrentes en monnaie nationale et en devises disponibles pour l'entretien des routes en République Démocratique du Congo, le réseau effectivement entretenu, en kilometrage, est très inférieur au chiffre théorique de 5.532 km.

En 1983, l'entretien de 3.268 km de routes était inscrit au programme, soit 68 % du réseau théorique OR/Kivu. L'exécution du programme d'entretien est généralement très inférieure aux prévisions. C'est ainsi qu'en 1982 par exemple, le programme d'entretien de l'Office des routes/R.D. Congo n'a été exécuté qu'à 40 %, en raison du manque de carburants. On s'accorde en outre à reconnaitre que les maigres ressources mises à la disposition de l'Office des routes/Kivu ne sont pas toujours utilisées de manière efficace.

Dans certains cas, l'Office des routes/Kivu sous-traite l'entretien de sections du réseau a des entreprises qui en sont les principaux utilisateurs. En ce jour, par exemple, l'entretien de quelques kilomètres de routes a été effectué par la BANRO (société minière basée au Sud-Kivu) pour faciliter les véhicules de cette entreprise minière d'atteindre les zones d'extraction et la société chinoise qui entretient sur contrat la nationale II.

Les administrations provinciales jouent depuis toujours un rôle important dans l'entretien des routes de desserte. Depuis l'Indépendance, le programme a cessé de fonctionner de façon satisfaisante, en raison du détournement généralisé de fonds par les autorités locales, du faible niveau des rémunérations versées aux cantonniers (moins 50us par mois), du manque d'équipement, de l'absence de supervision effective et de la pénurie des ressources techniques et financières complémentaires nécessaires pour réparer et reconstruire les pants et les bacs. Une inspection du réseau routier du Kivu, récemment effectuée par l'Office du Gouverneur, a montré que plus de 300 pants et bacs doivent être réparés. Le programme "Routes de desserte agricole" mis en œuvre par le Département de l'agriculture vise à éliminer quelques-unes de ces insuffisances.

L'administration du Sud- Kivu a accordé une priorité très élevée à ce programme et le Gouverneur a participé activement à sa mise en œuvre. À cette fin l'administration régionale a conclu des contrats avec des entreprises locales. (Banque mondiale ,1981).

Ce comité à fixe les critères qui seront appliqués pour la participation au programme et la supervision de sa mise en œuvre. Les autorités se sont efforcées, (rapports de l'Office du Gouverneur du Kivu ,1984).

Le Sud-Kivu est aussi le bénéficiaire d'un des rares nouveaux projets de construction routière exécutes en République Démocratique du Congo, il s'agit de l'axe routier Kisangani-Bukavu dont la construction est financée par le Fonds européen de développement, la KF et la Banque africaine de développement (Département du Plan, Zaïre ,1983-1984).

La longueur totale de l'axe est de 637 km dont 367 km sont ouverts au trafic et 125 km sont en construction à un cout total d'environ E.U. $52 millions. Le reste de l'axe, soit 145 km à construire, devrait couter environ E.U. $60 millions.

Les autorités envisagent aussi de moderniser les aéroports de Beni et de Bukavu mais peu de progrès ont été accomplis jusqu'ici.

- **Réseau routier et lacustre**

  Les principales infrastructures de transport sont les axes routiers et les axes lacustres. Le réseau routier a besoin d'être entretenu car l'état de délabrement des routes ne facilite pas le transport par voie terrestre. Cependant les principaux axes routiers sont:

  - Bukavu - Uvira, Bukavu - Minova, Bukavu - Mwenga, Bukavu - Shaunda, Uvira - Fizi, Bukavu - Kisangani via Walikale et pour Idjwi et Kalehe ils sont reliés par bateau et pirogue qui malheursement causent beaucoup de pertes en vies humaines ce dernier temps.

➢ **Desserte aérienne**

En dehors de l'aéroport de Kavumu, qui accueille les avions petits porteurs, l'infrastructure du transport aérien comprend un certain nombre de pistes non asphaltées (Kamituga, Lulingu, Minembwe, shabunda, Uvira., etc.) par manque d'électricité, l'aéroport ne peut être utilisé pendant la nuit. Actuellement, le trafic aérien est exploité par : la MONUSCO, vols humanitaires et compagnies privées : Congocom, Swala, CAA,Congo airways AGEFRECO et la société BANRO qui relie ses différents sites par avion.

***Les voies navigables* :** sont les axes lacustres ou les bateaux effectuent un important trafic. Actuellement le lac Kivu regorge une dizaine de bateau trafiquant pour relier les deux provinces sœurs Nord et Sud-Kivu, sud-Kivu à la province de Tanganyika et Katanga devenues aujourd'hui un moyen important de communication imbattable pour les échanges commerciaux.

***Transport ferroviaire* :** Il n'y a aucune voie ferroviaire actuellement opérationnel au Sud-Kivu la ligne Kamanyola et le reste du pays n'est plus en marche il y a plusieurs années.

3. Perspectives de la planification du secteur de transport en République Démocratique du Congo

Dans le cadre du programme minimal, l'objectif général du secteur de transport en République Démocratique du Congo en général et au Sud-Kivu en particulier serait de restaurer l'accès aux principaux centres urbains et aux zones densément peuplées, à travers une combinaison de travaux de réhabilitation et d'activités permettant la réforme et la relance des principales institutions afin de permettre le rétablissement de la sécurité et de l'autorité de l'Etat à travers l'ensemble du territoire ainsi que la relance économique et l'amélioration des conditions de vie.

3.1. Les projets d'investissements en cours pour réhabiliter le réseau fluvial

La stratégie du Gouvernement congolais et des bailleurs de fonds dans ce sous-secteur consiste à concentrer les investissements sur deux types d'activité :

- **L'amélioration des conditions de navigation sur les grands axes fluviaux**. Il s'agit essentiellement de financer:
  - le balisage et la signalisation du fleuve, afin d'éviter échouages et naufrages qui ont ponctué la période récente;
  - le dragage régulier du fleuve en finançant initialement l'acquisition de deux dragues de moyen gabarit, qui permettent de relancer de manière urgente les activités d'entretien de la Régie des Voies Fluviales « RVF » (à terme, ces dragues pourront soit resté à la RVF afin d'assurer le maintien d'une partie du réseau en régie, soit être mises à dispositions d'opérateurs privés dans le cadre de contrats de maintenance).
- **La réhabilitation des installations portuaires** (essentiellement fournitures d'équipements, mais aussi renforcement des quais et réhabilitation de bâtiments) dans les principaux ports fluviaux, notamment : Kisangani, Bandundu, Bumba, Businga, Akula, Benedibele et Kalundu.

3.2. Les investissements prioritaires prévus pour réhabiliter le réseau routier

La stratégie du Gouvernement congolais et des bailleurs de fonds dans ce sous-secteur consiste à concentrer les investissements sur deux types d'activités – répondant aux problématiques d'accès et d'entretien :

- **La réouverture des principaux axes :** les priorités au Sud-Kivu sont les suivantes:
  - la Route Nationale RN1 pour relier le Sud-Kivu au Maniema et le Sud-Kivu au Matadi ;
  - la réouverture de la RN 2, entre Bukavu et Goma;
  - la réouverture de la RN 3 entre Bukavu et Kisangani.

- **Création et Abonnement au fonds routier**. Il s'agit de permettre le démarrage de ce fonds, sur une base progressive, afin de relancer les activités d'entretien du réseau d'une manière structurée et durable. Les fonds devront être débloqués dès que les réformes nécessaires à l'établissement de ce fonds auront été menées à bien.
- **les projets d'investissements prioritaires pour réhabiliter le réseau aérien**
  La stratégie du Gouvernement congolais et des bailleurs de fonds dans ce sous-secteur consiste à concentrer les investissements sur deux types d'activité :
  • Fourniture d'équipements de sécurité, de lutte anti-incendie et de sauvetage;
  • Réhabilitation du système météorologique.
  L'élimination ponctuelle d'un certain nombre de goulots d'étranglement a déjà produit des résultats importants, qui illustrent bien l'impact que peut avoir la réhabilitation du réseau de transport sur les conditions de vie en RDC en général et du Sud-Kivu en particulier (www.ifpri.org consulté le 15/12/2019).

3.3. Choix des investissements

L'objectif principal des investissements prioritaires retenus par le Gouvernement et les Bailleurs de fonds est de réhabiliter l'ossature de base multimodale du réseau de transports de la RDC en assurant la navigabilité de la colonne vertébrale du système (le fleuve Congo et ses affluents), en recouvrant les axes routiers et ferroviaires qui complètent et ferment la boucle du fleuve, ainsi qu'en rétablissant les infrastructures minimums de transport aérien nécessaires au désenclavement des portions du territoire dont l'accès rapide par la route ou le chemin de fer ne peut être rétabli dans l'immédiat.

3.4. La planification régionale et participative des transports au Sud-Kivu

La Planification provinciale fournit les renseignements et statistiques de base ainsi que les connaissances concrètes des problèmes. Cela permet d'accrocher à la réalité du terrain, les objectifs retenus ainsi que les moyens à mettre en œuvre pour les réaliser.

La planification provinciale vise les quatre objectifs suivants :

- exploiter les potentialités de façon rationnelle ;
- lever les contraintes et les blocages au développement ;
- assurer l'intégration supra-régionale et intra-régionale ;
- permettre un développement diversifié et équilibré.

Conclusion

Le Sud- Kivu étant éloigné de principaux marchés, une infrastructure des transports adéquate est un élément clé du développement de la région. L'insuffisance actuelle des liaisons tant à l'intérieur du Sud-Kivu qu'avec le reste du pays et les ports de Mombasa et de Dar es-Salaam sur la côte est, est sans doute le plus grave obstacle à la reprise économique dans la région. Une stratégie des transports à l'appui des secteurs productifs doit inclure les mesures suivantes :

- accorder la priorité la plus haute à l'entretien et la réhabilitation des liaisons intra-provinciales; évaluer de façon réaliste la viabilité économique et financière l'achèvement de l'axe Bukavu-Kisangani à moyen terme; évaluer le besoin de reconstruire éventuellement de petits tronçons de routes secondaires;
- évaluer la nécessite de développer le transport aérien et identifier les investissements économiques et les arrangements institutionnels qui accompagneraient cette expansion;
- faire participer plus systématiquement les entrepreneurs locaux et les autres groupes d'intérêt à l'élaboration du programme routier de l'Office des Routes/Kivu;

- continuer à s'appuyer sur les entrepreneurs locaux et les organisations non gouvernementales de la région pour l'entretien du réseau de routes de desserte et renforcer l'aptitude de l'administration régionale à administrer le programme; et
- trouver, conjointement avec le Rwanda et le Burundi, des solutions aux problèmes liés à l'utilisation des voies de transport qui traversent le territoire de l'Ouganda, du Kenya et de la Tanzanie.

En plus de la privatisation actuelle du secteur de transport, l'Etat congolais a toujours le devoir de mettre sur place une bonne politique de transport et surtout l'acquisition de ses propres enjeux et bâtiment de transport lui permettant de faire face à la pénurie due à l'absence dans certains coins de moyens de transport.

La réhabilitation du réseau délabré pendant la deuxième République complété par les destructions des guerres répétitives dans le Pays en général et dans la partie est en particulier serait salutaire pour les autorités congolaises.

Si les bonnes idées couchées dans les textes se concrétiseraient en réalité, le transport congolais conduirait au développement endogène.

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Impatto e possibili conseguenze della pandemia di COVID-19 sul settore alberghiero

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Abstract: The COVID-19 Pandemic is a global event, which produced effects on the World economy which at the moment, with the pandemic still not over, are estimated to be worse than the other major crises occurred in the last hundred years. As is well known, one of the most affected sectors, if not the most affected sector, was tourism. The limitation of the possibility of travel, during the lockdowns that the different nations have imposed, or in some cases are still imposing, on their residents, as well as the existing restrictions for travel, have in fact produced devastating effects on the realities belonging to the tourism sector. Among these, the hotel industry has had to face a crisis with crushing impacts at a time when the traditional hospitality system had already entered a phase of rethinking. This was due to the revolution in the way of interpreting hospitality brought about by the system of non-hotel accommodation, in particular that based on the application of the principles of the sharing economy. AirBnb, a global giant of the tourist offer, is the most significant example of this revolution. The important pace of growth with which these realities have been imposing themselves in the tourism market had already led to the need for hotels to review some fundamental features of their business models, emphasizing certain elements of customer relationship management, applying increasingly more sophisticated revenue management and cost reduction systems and using the possibilities offered by new technologies for more effectiveness of these strategies. This work introduces first an analysis on the problems of the hotel sector already existing before the current crisis, based mainly on a literature review. Then, the article tries to analyze what could be the possible consequences for hotels in the scenario that will possibly emerge in the months and years to come. Moreover, in this part an empirical study will carried out. Precisely, because the key perspective of analysis is related to the future of the hotel industry, the empirical research has involved six young hoteliers who own hotels in six different regions of Italy. In carrying out the research, each of them was involved through the submission of a semi-structured research interview aimed at understanding their points of view on the ongoing evolution of the hospitality sector, the possible changes to be introduced (in relation to structure and size of business, role of human resources and management innovations) and the impacts and consequences of the crisis due to the COVID-19 pandemic.

Keywords: Hotel industry; hospitality; COVID-19 pandemic; sharing economy

JEL Classification: M1, M2

1. Introduzione

Il presente lavoro si pone lo scopo di analizzare gli effetti della crisi pandemica da COVID-19 sul settore turistico, con particolare riferimento al comparto alberghiero. L'obiettivo non è tanto, però, quello di soffermarsi su un'analisi dei dati sugli afflussi turistici nell'anno in corso, che ha visto un imponente (per quanto atteso) calo di arrivi e presenze, dovuto al diffondersi della pandemia ed alle regole che hanno limitato gli spostamenti (su scala internazionale in

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particolare), ma quello di riflettere sul se e come l'emergenza sanitaria provocata dal virus possa portare alla necessità di riconfigurare il *business model* delle aziende ricettive (Bilgihan & Nejad, 2015).

Tale riflessione appare di particolare interesse, in quanto le aziende del settore ricettivo-alberghiero si trovavano già esposte ad uno scenario di cambiamento negli ultimi anni, dovuto a taluni importanti fattori fra cui:

- l'avvento della *sharing economy* (Akbar & Tracogna, 2018) e il conseguente rilevante incremento del segmento dell'offerta ricettiva extra-alberghiera, con un ruolo preponderante esercitato, in questo settore, dal colosso AirBnb (Guttentag & Smith, 2020);
- il ruolo centrale delle nuove tecnologie, sia per i sistemi di prenotazione e intermediazione (con l'avvento dei grandi intermediari online) (Martin-Fuentes & Mellinas, 2018), sia per i sistemi di gestione (Law & Jogaratnam, 2005; Mariani et al., 2018);
- la crescita degli scenari competitivi turistici su scala mondiale (Theobald, 2005);
- il cambiamento di paradigma nei sistemi di valutazione della qualità dell'offerta, con la perdita di rilevanza del sistema di classificazione basato sulle stelle (Martin-Fuentes, 2016; Nunkoo et al., 2019), in favore di quelli offerti dai siti di intermediazione e dai portali turistici (Casaló et al., 2015; Mellinas et al., 2015; Garrigos-Simon et al., 2017; Mariani & Borghi, 2018).

Oltre a questi fenomeni che hanno riguardato il sistema dell'offerta turistica, già da diverso tempo era cambiato anche il quadro di riferimento della domanda (Kandampully, 2006), con una clientela turistica, a cui rivolgersi secondo una prospettiva di *customer relationship management* (CRM) (Rahimi, 2017) maggiormente interessata a più viaggi, di minore durata, durante l'anno ed al tempo stesso molto attratta dai contenuti esperienziali del suo soggiorno (Hemmington, 2007), senza trascurare gli aspetti di qualità dell'offerta ricettiva (Jennings *et al.*, 2009) e, in taluni casi in alternativa a quest'ultima, quelli del fenomeno del *low-cost* (Eugenio-Martin & Inchausti-Sintes, 2016).

Coerentemente a quanto esposto, questo lavoro intende riflettere sulle prospettive che attendono il settore ricettivo alberghiero nel futuro, da valutare sia in un'ottica di impatti di breve periodo, che di medio-lungo termine, alla luce dell'emergenza derivante dalla diffusione del COVID-19. Per rispondere a questo obiettivo di ricerca, si è scelto di fare riferimento all'esperienza diretti di alcuni albergatori italiani, ragionando, tramite la sottoposizione di un'intervista di ricerca semi-strutturata, sulla possibile evoluzione del loro *business model* nel futuro. La ricerca non ha tenuto in considerazione solo gli effetti diretti della crisi derivante dal COVID-19, ma ha esaminato la possibile evoluzione dello scenario di riferimento anche in relazione agli elementi di mutamento in corso già prima dello scoppio dell'epidemia.

Il lavoro, nelle parti seguenti, è strutturato come segue. Nel seguente paragrafo si analizza l'evoluzione del settore alberghiero e delle sfide poste alle aziende ricettive già prima che cominciasse la crisi in corso. Nel successivo terzo paragrafo si analizza quello che è stato sinora l'impatto della pandemia da COVID-19 sul settore turistico. Nel quarto paragrafo si propone la ricerca empirica che è stata svolta, presentandone in dettagli il metodo d'indagine adottato ed i risultati ottenuti. Nel quinto e ultimo paragrafo si presentano, tramite la discussione dei risultati ottenuti, le conclusioni del lavoro.

2. L'evoluzione del settore alberghiero nello scenario pre-COVID-19

Come anticipato nell'introduzione, il settore alberghiero presentava, già prima dell'avvento della crisi derivante dal diffondersi del COVID-19, uno scenario evolutivo alquanto complesso, per via dell'emergere di alcuni fenomeni che avevano cambiato in misura consistente, almeno nell'ultimo decennio, il quadro di riferimento strategico e competitivo degli hotel (Benevolo & Grasso, 2017).

Tali fenomeni avevano riguardato alcune importanti ristrutturazioni del paradigma tradizionale dell'offerta alberghiera, che possono essere collegati principalmente a tre elementi chiave:

1. l'evoluzione tecnologica, che ha avuto un impatto centrale in particolare sui sistemi di prenotazione e sulle modalità di contatto fra strutture alberghiere e clientela (Ling et al., 2015; Martin-Fuentes & Mellinas, 2018), ma al tempo stesso ha avuto un'incidenza anche sui sistemi di gestione alberghiera, offrendo in tal senso anche nuove opportunità alle aziende del settore (Law & Jogaratnam, 2005; Mariani et al., 2018); è stata sempre l'evoluzione tecnologica a favorire lo sviluppo della *sharing economy* (Cheng, 2016; Schor, 2016), che, nel settore turistico, ha avuto un impatto notevolissimo portando ad una crescita assai rilevante dei sistemi di prenotazione e pernottamento basati sul modello AirBnb (Akbar & Tracogna, 2018; Guttentag & Smith, 2020);
2. la globalizzazione dei mercati (in parte legata anche all'evoluzione tecnologica, che ha permesso un accesso diretto dei clienti privati a informazioni su strutture e destinazioni turistiche sparse per tutto il mondo), che, anche nel settore turistico, ha aperto alla possibilità di esplorare nuovi mercati, offrendo ai turisti nuovi itinerari e mete, nuove modalità di viaggio e nuove esperienze turistiche (Morrison, 2019);
3. il cambiamento consistente della domanda turistica, che ha visto l'evolversi del concetto di servizio turistico verso quello di esperienza turistica (Otto & Ritchie, 1996), elemento che ha portato alla riformulazione del tradizionale, sebbene ormai desueto, paradigma della villeggiatura a favore di quello degli *short-break* di vacanza (Huybers, 2003; Alegre & Pou, 2006; Barros & Machado, 2010); sempre dal punto di vista dei cambiamenti sul fronte della domanda, fenomeni di rilievo, che gli hotel sono stati costretti a considerare, sono quelli dell'emergere di un settore di clientela molto attento alla qualità dei servizi e all'utilizzo di una prospettiva di approccio relazionale, tendente alla personalizzazione dei servizi, così come, di un'altra fetta importante di clientela maggiormente interessata ad un'offerta *low-cost* (Hemmington, 2007; Eugenio-Martin & Inchausti-Sintes, 2016; Rahimi, 2017).

Con riferimento alla prima componente, quella di natura tecnologica, nell'ultimo ventennio, gli hotel si sono dovuti misurare, al pari di molte aziende di altri settori, con una vera e propria rivoluzione, che nel turismo è stata però di particolare impatto. Come si è detto, ciò che si è andato a modificare è stato innanzitutto il rapporto fra le strutture alberghiere e i loro clienti, da intendersi sia come gli intermediari a cui l'hotel poteva vendere le camere, sia come gli utilizzatori finali della camera. Le tecnologie web hanno infatti consentito di superare i tradizionali sistemi di prenotazione, favorendo in alcuni casi una disintermediazione ed un contatto diretto con la clientela (Law, 2009).

Dall'altra parte però, lo sviluppo delle nuove tecnologie ha favorito due fenomeni che hanno reso l'ambiente competitivo più complesso per le aziende turistiche: la già citata crescita della *sharing economy* che ha favorito l'emergere di una proposta in continua crescita di alloggi in case vacanze, appartamenti e *bed and breakfast*, vale a dire dell'offerta ricettiva extra-alberghiera, che, anche per via del supporto di operatori specializzati, fra i quali il più noto è il già citato AirBnB (Akbar & Tracogna, 2018; Guttentag & Smith, 2020). Essi sono divenuti di fatto dei concorrenti molto solidi per gli alberghi (Guttentag, 2015), andando ad incidere in particolare sull'offerta degli hotel con un basso numero di stelle, il cui numero è andato decrementando in maniera consistente negli ultimi anni (Federalberghi, 2017).

I siti di intermediazione online (fra i più noti: Booking.com, Trivago.com, hotels.com), hanno agito da una parte come una vetrina per l'offerta alberghiera, aumentando dunque le opportunità di visibilità sul web per molte strutture, ma al tempo stesso possono essere considerati dei concorrenti nel processo di vendita delle camere, che quando passa per questa forma di intermediazione risulta fra l'altro molto costoso per le strutture alberghiere (Stangl et al., 2016; Martin-Fuentes & Mellinas, 2018; Chang et al., 2019).

Le opportunità offerte dalle nuove tecnologie non riguardano però solo l'uso della rete in connessione con il sistema di prenotazioni, in quanto lo sviluppo dei *software* gestionali nella direzione della *business intelligence* offre l'opportunità, anche alle aziende turistiche, di disporre di un ampio set di informazioni utili alla presa delle decisioni strategiche e gestionali, dove il problema non è più tanto quello di ottenere le informazioni, ma di saper scegliere quelle davvero utili per i processi di *decision-making* (Law & Jogaratnam, 2005; Mariani et al., 2018).

In particolare, fra gli aspetti tipici della gestione di un hotel che possono essere influenzati dall'evoluzione dei sistemi informativi, grazie ad un approccio di gestione dei flussi informativi basati su *data warehouse*, si hanno: - i sistemi PMS (*property management* system), che consentono di gestire, fra gli altri, le operazioni di *check-in* e *check-out*, i sistemi di prenotazione, i profili di natura fiscale legati ai soggiorni nelle strutture, lo stato di pulizia delle camere, alcuni aspetti di CRM (Sigala, 2005; Kokaz Pucciani & Murphy, 2011); - i sistemi RMS (*revenue management system*), che possono essere anche una componente dei sistemi PMS, ma che sono specificamente focalizzati sulla variabile del *revenue management* (Vinod, 2004; Baker & Collier, 2009; Ortega, 2016); - i sistemi *cloud computing*, che risultano come un potenziale supporto ai sistemi precedenti, in quanto risultano utili a gestire grandi masse di dati in remoto, messi a disposizione per più punti di accesso (Rittinghouse & Ransome, 2009; Na et al., 2016).

Passando all'analisi della seconda componente, quella legata alla globalizzazione dei mercati, essa ha portato ad una crescente competizione fra le destinazioni su scala mondiale (Assaf et al., 2017), il che, dal punto di vista degli hotel, ha significato divenire attori protagonisti nell'ambito delle strategie di *destination management* della propria area geografica (Von Friedrichs Grängsjö & Gummesson, 2006). Questo comporta la necessità di saper dialogare con le istituzioni del proprio territorio, così come con gli altri alberghi che insistono sullo stesso, sviluppando opportune strategie di c.d. "coopetizione" (Brandenburger & Nalebuff, 1996), o competizione collaborativa (Wang & Krakover, 2008; Della Corte & Aria, 2016). Tali elementi non risultano in realtà del tutto innovativi, essendo stati da sempre dei cardini delle teorie di *destination management*, ma la crescita su scala globale della competizione, favorita anche dallo sviluppo tecnologico e dalle collegate opportunità offerte dalla rete in termini di diffusione delle conoscenze sugli scenari turistici, li ha resi ancora più centrali e determinanti.

Concludendo questa trattazione con la considerazione della terza componente, relativa all'evoluzione della domanda turistica, oltre ai già citati elementi di cambiamento delle modalità di soggiorno e della ricerca dei contenuti esperienziali alla base delle richieste dei clienti, gli impatti per il settore alberghiero riguardano la necessità, anche alla luce dei punti già presentati, di dare al cliente la massima attenzione, nel rispetto dei suoi bisogni impliciti, espressi e latenti (Torres & Kline, 2006; Nasution & Mavondo, 2008). L'attenzione al cliente richiede la capacità di sviluppare strategie di relazione con lo stesso, puntando quando possibile anche sulla personalizzazione dei servizi e alla cura del rapporto con lo stesso anche dopo l'esperienza di pernottamento (Murali et al., 2016; Piccoli et al., 2017; El-Adly, 2019). Questi sono gli elementi chiave delle strategie di *customer relationship management* (CRM), le quali possono, come si è già detto, incrementare la loro efficacia se inserite nell'ambito dei sistemi complessi di gestione dei dati, quali PMS e RMS (Sigala, 2005; Rahimi, 2017).

Il cliente, inoltre, pone meno attenzione ad alcuni standard qualitativi formali, come il sistema basato sulle stelle (Casaló et al., 2015), e tende a fare maggiore riferimento ai sistemi di valutazione offerti da siti specializzati o applicazioni per smartphone (come TripAdvisor), al pari di quelli dei già citati portali di prenotazione online (Mellinas et al., 2015; Xiang et al., 2017), i cui risultati appaiono comunque in un qualche modo correlati al sistema delle stelle (Martin-Fuentes, 2016; Mariani & Borghi, 2018). Questo comporta una particolare attenzione da parte degli albergatori nei confronti della propria immagine online, che si viene a configurare dall'integrazione dei diversi profili di valutazione emergenti dai siti citati (Aureli & Supino, 2017; De Pelsmacker et al., 2018; Perez-Aranda et al., 2019; Anagnostopoulou et al., 2020).

L'analisi complessiva di questo quadro porta dunque all'emergere di interessanti quesiti di ricerca, che saranno approfonditi nelle successive sezioni del lavoro e che possono essere così sintetizzati:

QR1: Quali sono le prospettive di futuro sviluppo del settore alberghiero?

QR2: Quali cambiamenti dovrebbero essere introdotti all'attuale modello prevalente di *business model?*

Tali quesiti, come si è già potuto comprendere, erano di per sé già interessanti prima dello scopo della crisi dovuta alla pandemia da COVID-19, ma richiedono una opportuna rivisitazione alla luce di tutto ciò che si è verificato in conseguenza della stessa. Nel prossimo paragrafo, si cercherà dunque di evidenziare in maniera sintetica come la crisi dovuta al COVID-19 ha impattato sul settore turistico fino ad ora.

3. L'avvento del COVID-19 sul turismo

Il settore turistico è stato uno dei settori più colpiti, se non forse il più colpito, dalla crisi derivante dalla diffusione del COVID-19. Prendendo in considerazione le stime elaborate dall'UNWTO (www.unwto.org), è stato stimato un calo degli arrivi turistici su scala mondiale pari al 65% nella prima metà dell'anno 2020. Questo significa, in termini assoluti, una perdita di 440 milioni di arrivi di turisti dall'estero su scala mondiale e all'incirca di una perdita di valore di quasi 390 miliardi di euro di ricavi legati al turismo internazionale[1].

Può essere interessante rilevare come questi dati corrispondano all'incirca al quintuplo delle perdite che erano state misurate nel 2009, nel momento più acuto della crisi finanziaria globale, che aveva portato anche all'ultimo anno di decrescita degli arrivi turistici internazionali negli ultimi 17 anni (il calo precedente, di minore rilievo, era avvenuto nel 2003, dovuto al clima di incertezza mondiale successivo agli attentati dell'11 settembre 2001)[2]. Tale quadro, alla luce dell'attuale incertezza e dell'evoluzione della pandemia nel mondo, che, sebbene con situazioni differenziate (si faccia riferimento al *dashboard* della World Health Organization: https://covid19.who.int/) nei diversi continenti e sub-continenti, non ha mai subito un vero e proprio arresto dal suo inizio, mentre in Europa si sta configurando quella che pare ormai accertata come una "seconda ondata" (Cacciapaglia et al., 2020) del contagio.

Alla luce di questo, appare difficile, se non impossibile, applicare delle previsioni attendibili sulla ripresa futura del settore, soprattutto perché non è ancora chiaro se e quando sarà disponibile un vaccino e quali saranno le implicazioni sul sistema di mobilità dell'evoluzione della pandemia, in particolar luogo su scala internazionale. In ogni caso, la UNWTO stima che una ripresa completa del settore ai livelli pre-crisi potrebbe essere raggiunta non prima di 2 anni e mezzo ma anche eventualmente in un orizzonte temporale più ampio.

Per il settore alberghiero, nello specifico, le limitazioni alla possibilità di viaggiare hanno avuto, come era lecito attendersi, un impatto molto significativo. In Italia, secondo stime diffuse all'inizio del mese di ottobre 2020[3], nei primi otto mesi dell'anno, la riduzione degli arrivi è stata del 51,1%, quella della presenze del 52,8%. Per far fronte al notevole impatto che queste cifre hanno avuto, e stanno avendo, sui profili economici e finanziari delle aziende alberghiere, il Governo italiano ha varato numerosi provvedimenti (Federalberghi, 2020), consistenti principalmente in esenzioni ed agevolazioni fiscali, garanzie su richieste di finanziamento, contributi a fondo perduto, trattamenti di integrazione salariale, esoneri contributivi. Nonostante dunque i

[1] Si veda in particolare il link a: https://www.unwto.org/news/international-tourist-numbers-down-65-in-first-half-of-2020-unwto-reports.

[2] Per riferimenti specifici ai dati si faccia riferimento al sito della Banca Mondiale: https://data.worldbank.org/indicator/ST.INT.ARVL, oltre che a quello dell'UNWTO (https://www.unwto.org/unwto-tourism-dashboard).

[3] Si faccia riferimento al seguente link: https://www.ansa.it/canale_viaggiart/it/notizie/evasioni/2020/10/06/turismo-italia-perde-meta-presenze-2020_4ef3d166-5b8f-47ee-b74e-3a9b90b0317f.html

provvedimenti siano stati numerosi, lo stato di difficoltà del settore è tale che essi potrebbero comunque risultare insufficienti, anche perché talune delle misure hanno dimostrato difficoltà applicative. Fra le misure su cui il Governo italiano ha puntato di più e che sono state oggetto di maggiore discussione, rientra il c.d. "Bonus Vacanze", un contributo destinato alle famiglie che effettuano un soggiorno presso una struttura ricettiva italiana, modulato in base alla numerosità del nucleo familiare e rivolto alle famiglie con redditi medio-bassi (Perini, 2020).

La maggioranza delle strutture ricettive alberghiere si è trovata costretta a dover chiudere, durante il periodo di *lock-down* (che per l'Italia è stato dal 9 marzo al 3 maggio 2020, ma la riapertura degli hotel è stata prevista dal 18 maggio). Alla riapertura, è stato richiesto di attivare un protocollo di sicurezza e sanificazione, le cui linee-guida sono state disciplinate da un accordo fra lo Stato e le Regioni, nell'ambito della Conferenza delle Regioni e delle Province Autonome, intitolato "*Linee di indirizzo per la riapertura delle Attività Economiche, Produttive e Ricreative*".

Nella sezione dedicata alle strutture ricettive, le misure nel loro complesso riguardavano i seguenti aspetti: - necessità di predisporre adeguati punti informativi sulle misure da osservare; - controllo della temperatura corporea di coloro che hanno accesso alle strutture e obbligo di indossare la mascherina per tutti gli ospiti e per il personale a contatto con la clientela; - obbligo di rispetto del distanziamento interpersonale di almeno un metro, anche nell'utilizzo degli ascensori e predisposizione di percorsi differenziati per entrata e uscita; - incentivo alle modalità di pagamento elettronico; - cura ed attenzione alle operazioni di sanificazione e disinfezione di luoghi, postazioni e oggetti forniti alla clientela, garantendo un'ampia disponibilità di gel per le mani; - attenzione ai sistemi di areazione e di climatizzazione, affinché possano garantire un corretto ricircolo di aria ed evitare di essere diffusori del virus.

Appare evidente come, nel complesso, tali misure, per quanto necessario ai fini di contenere la diffusione del virus e di mantenere le migliori condizioni igieniche possibili, rappresentino nel complesso un costo aggiuntivo per le strutture alberghiere e dunque un'ulteriore sfida da affrontare in un momento già difficile. Quanto descritto in questo paragrafo mostra perciò chiaramente come la crisi derivante dalla diffusione del COVID-19 abbia reso ancora più complesso riflettere sull'evoluzione che gli hotel dovrebbero applicare al proprio *business model*, per mantenere intatte le loro capacità di competere nello scenario emergente. Alla luce di questo, i due quesiti di ricerca già sviluppati nel precedente paragrafo, richiedono un ulteriore approfondimento, che può essere declinato nel seguente terzo quesito di ricerca:

QR3: Quale impatti sta avendo il COVID-19 o quali conseguenze potrebbe ancora comportare in futuro, con riferimento agli elementi citati nei precedenti quesiti di ricerca?

4. La possibile evoluzione del settore alberghiero nello scenario post-COVID-19

4.1. Metodologia della ricerca

Lo sviluppo della ricerca empirica, volta alla definizione delle risposte ai quesiti di ricerca precedentemente individuati è stato portato avanti tramite un metodo di ricerca di natura qualitativa (Berg, 2004) basato sull'osservazione di sei casi di hotel, secondo l'approccio della *case study* research (Yin, 2015). La condizione di base per l'inclusione degli hotel in questa ricerca era che l'albergo fosse gestito, come proprietario, da un soggetto al di sotto dei 45 anni di età. Si è ritenuto infatti che un coinvolgimento diretto dei soggetti sottoposti all'indagine rendesse le loro risposte più significative o frutto di riflessioni già compiute riguardo al futuro personale e della propria struttura alberghiera, avendo essi davanti a loro ancora molti anni all'interno dell'*hospitality*.

L'analisi dei sei casi è stata svolta mediante il supporto di due interviste semi-strutturate (Qu & Dumay, 2011), sottoposte ai soggetti coinvolti in due diversi periodi di tempo: nel mese di febbraio la prima, nel periodo maggio-luglio la seconda. Chiaramente, la prima intervista,

compiuta in uno scenario pre-COVID, è stata volta all'approfondimento dei primi due quesiti di ricerca, la seconda, svolta in pieno periodo emergenziale, a riflettere sul terzo quesito. Gli albergatori intervistati provenivano da diverse parti d'Italia, presentando di conseguenza approcci e visioni diverse ma complementari. La figura qui a fianco mostra la collocazione geografica sul territorio italiano delle cinque strutture alberghiere coinvolte nella ricerca.

Lo svolgimento dell'indagine su due distinti momenti temporali ha fatto sì che si siano svolte per ogni struttura due interviste di ricerca, con riferimento alle quali la seconda è stata, coerentemente agli obiettivi individuati, volta alla riconsiderazione delle risposte della prima intervista alla luce dell'emergenza in corso. Nello specifico, contando le due interviste, sono state rivolte sei domande aperte ai soggetti intervistati, quattro nella prima fase della ricerca e due nella seconda, che sono illustrate nel seguente elenco:

- *Prima intervista di ricerca:*
    1. Qual è a suo giudizio il futuro del settore alberghiero?
    2. Come si evolverà la domanda turistica nei prossimi 5-10 anni a suo giudizio?
    3. Ritiene che saranno necessarie delle modifiche alla struttura del suo *business* (per quanto riguarda sia la struttura fisica, sia la dimensione societaria)?
    4. Quali innovazioni manageriali ritiene necessarie con riferimento a tipologia di servizi, prezzi, canali di vendita e sistemi di comunicazione?
- *Seconda intervista di ricerca:*
    5. Quali sono stati gli impatti immediati della crisi dovuta al COVID-19 sulla sua struttura alberghiera?
    6. Quali sono i possibili scenari futuri in una prospettiva di medio-lungo termine?

4.2. Risultati

I risultati della ricerca vengono presentati cercando di mantenere l'ordine in cui si sono poste le domande. Quando utile o necessario, però, nell'ambito dell'indicazione delle risposte ai primi quattro quesiti si è tenuto conto anche delle osservazioni aggiuntive emerse in sede di seconda intervista, tenendo dunque già conto degli aspetti legati all'emergenza sanitaria in corso.

Il futuro del settore alberghiero. Parlare di futuro del settore in un momento come questo è assai complesso e difficile. La crisi che è ancora in corso, secondo tutti i soggetti intervistati, è stata particolarmente rilevante sia per il suo impatto, ma anche per il suo carattere improvviso ed imprevedibile. Ha avuto inoltre effetti sull'emotività delle persone, dunque dei clienti (ma anche del personale degli hotel) che potrebbe influenzare fortemente anche la risposta che sarà da dare in termini di offerta. Detto questo, alcune delle tendenze che si potevano intravvedere prima della crisi del COVID-19 e che al momento paiono come elementi che andranno colti in ogni caso nel futuro sono la necessità di specializzare l'offerta alberghiera. La concorrenza dell'extra-alberghiero, ma in generale la concorrenza anche di altre destinazioni e anche fra le stesse strutture alberghiere lascia presagire che non vi sia più troppo spazio per una offerta generalista, ma che sia necessario individuare dei ben specifici segmenti *target* a cui fare riferimento, attuando politiche di focalizzazione dell'offerta. Questa azione di focalizzazione pare avere, secondo gli albergatori intervistati, una naturale conseguenza nella personalizzazione dell'offerta stessa, con un'azione quasi spasmodica di attenzione ai bisogni dei singoli clienti, elemento che, se raggiunto con successo, può divenire la strategia vincente da perseguire.

La possibile evoluzione della domanda turistica. Con riferimento a questo profilo di indagine, il contatto con gli operatori ha portato a confermare gli elementi che si erano desunti dall'analisi della letteratura e cioè che i contenuti fondamentali delle richieste dei turisti riguardano l'elemento di natura esperienziale, che si evolve nella richiesta di servizi personalizzati.

Ragionando in termini di clientela futura, alcuni albergatori hanno rilevato come l'elemento di natura tecnologica sarà sempre più centrale anche nel rapporto con la clientela: questo significa da una parte garantire il funzionamento delle infrastrutture tecnologiche presso la struttura (connessione wi-fi, utilizzo delle tecnologie basata su QR-code, dotazione di app utili a fruire della struttura e dei suoi servizi, …), dall'altra anche ragionare sullo sviluppo di elementi tecnologico-informatici che possano essere utilizzati nel rapporto con il cliente, dalla prima presa di contatto in vista della prenotazione, passando per il soggiorno e includendo le attività post-pernottamento, da intendersi in una prospettiva di CRM. Sull'evoluzione potenziale della domanda, gli albergatori intervistati hanno considerato anche gli impatti dell'emergenza sanitaria in corso, immaginando un'attenzione particolare dei clienti ai profili di sanificazione e igienizzazione della struttura e alla garanzia di standard elevati di pulizia. Gli stessi albergatori intervistati si sono trovati però più in difficoltà nell'immaginare i potenziali impatti di lungo termine sugli scenari di evoluzione della domanda da parte della loro clientela, essendo molto concentrati, anche per le azioni da intraprendere per ottemperare protocolli e normative in essere, su quelli di breve termine.

Le modifiche da apportare alla struttura del business. Discutere il tema della dimensione del *business* richiede un necessario richiamo alla particolare fisionomia delle strutture alberghiere in Italia. Il nostro Paese, infatti, diversamente dagli altri grandi paesi europei, così come da quelli extraeuropei, presenta una struttura molto elevata di *business* di tipo familiare e non è un caso che nessuna delle principali catene alberghiere a livello mondiale, ma anche europeo, sia italiana. Se, da una parte, questo elemento ha consentito di valorizzare alcuni caratteri tipici della c.d. "ospitalità italiana", basata su un senso di accoglienza familiare, attenzione ai bisogni della clientela e capacità di realizzare un'offerta specializzata e non standardizzata, dall'altra parte, rende il tessuto delle aziende alberghiere italiane più fragile di fronte alle emergenze ed agli eventi imprevedibili, come di fatto è la crisi in corso. Partendo da questi necessari presupposti, i soggetti intervistati non riescono a considerare ipotesi di cambiamento della struttura dimensionale del proprio *business*, se non in quella di una strategia di crescita diretta della propria realtà con l'assunzione di altri alberghi. Non è contemplata infatti l'idea di poter perdere il controllo della propria realtà, a favore dell'appartenenza ad un gruppo o ad una catena, in quanto tali elementi sono considerati come una sconfitta per il *business* familiare. Ciò detto, un paio di ipotesi interessanti vengono comunque considerate: da una parte, si prende in considerazione l'opportunità di un rafforzamento delle iniziative di collaborazione con le altre strutture alberghiere del territorio, nell'ottica di sviluppo comune della destinazione, anche in forme strutturare come quella, ad esempio, del contratto di rete. Dall'altra parte, un elemento che è preso in considerazione è la diversificazione del *business*, con l'affiancamento di attività non prettamente di natura ricettivo-alberghiera, ma tramite le quali sia possibile comunque realizzare economie di scopo (attività di affittacamere, di alloggio a lungo termine o comunque in linea generale di gestione immobiliare). L'utilizzo di tali attività può infatti consentire di porsi con un'offerta di alloggio e soggiorno più ampia e variegata, rispondendo (per una parte degli elementi considerati) anche ad alcuni bisogni che oggi tendono ad essere soddisfatti principalmente da soggetti quali AirBnb. Passando a considerare le eventuali necessità di cambiamento della struttura da un punto di vista fisico, tutti i soggetti intervistati hanno riconosciuto l'importanza di "stare al passo con i tempi" rispetto alle richieste dei clienti, investendo su opere di adeguamento e ristrutturazione delle strutture che divengono un tratto essenziale su cui procedere con periodicità.

Le innovazioni manageriali da attuare. Il giudizio degli albergatori sulle innovazioni manageriali da attuare nei loro sistemi di gestione è diretta conseguenza, in buona parte, di quanto emerso nei punti precedenti. Con riguardo agli elementi da introdurre nell'offerta di servizi, infatti, il riferimento principale è stato allo sviluppo di aspetti di personalizzazione degli stessi e all'aggiunta di contenuti esperienziali, da introdurre come elementi aggiuntivi del servizio base. Tutto questo dovrebbe avere come finalità principale la fidelizzazione del cliente, perché

la sostenibilità futura del *business* si gioca sulla capacità di saper mantenere i propri clienti. La ricerca della fidelizzazione dovrebbe essere al centro anche delle strategie di prezzo, che dovrebbero dunque essere flessibili al fine di mantenere un rapporto duraturo con le categorie di clientela che si vogliono conservare nel tempo. Ciò comporta una cura al dettaglio nelle strategie di *revenue management*, con una flessibilità massima delle offerte in funzione dell'evoluzione della domanda, con possibili cambiamenti addirittura anche di tipo giornaliero, tema sollevato in uno specifico caso. L'inserimento di servizi complementari e proposte aggiuntive può divenire un elemento importante su cui impostare anche la strategia di prezzo. Con riferimento agli elementi riguardanti la collocazione sul mercato, due sono gli elementi centrali provenienti dalle interviste svolte. Da una parte, nel futuro bisogna cogliere maggiori opportunità dalle strategie di *destination management*, utilizzando i sistemi di promozione delle DMO territoriali per la collocazione dei prodotti sul mercato. Dall'altra parte, è necessario, secondo gli albergatori coinvolti, puntare sempre di più sulla disintermediazione, sviluppando canali diretti di contatto con l'utenza, favorendo sistemi di prenotazione diretta e bypassando quindi i potenti intermediari online. Lo sviluppo di adeguate strategie di comunicazione è connesso a tutti gli aspetti citati, sia nella direzione di opportuni canali di contatto da mantenere con la clientela, sia mediante un sapiente utilizzo dei *social network*, che sono già utilizzati con successo, ma che presentano margini di crescita interessante.

Gli impatti immediati del COVID-19. Ovviamente, il primo impatto immediato avvertito dagli albergatori è stato quello del rilevante calo della domanda, destinato a protrarsi nelle prossime settimane e mesi, ma forse, come si è già detto, anche per i prossimi anni. Al fine di cercare di limitare il più possibile i danni, diviene necessario fornire ai clienti le garanzie necessarie per un soggiorno che possa essere avvertito in piena sicurezza. Questo aspetto è stato colto in primo luogo rendendo più flessibili le *policy* di prenotazione e cancellazione. Inoltre, l'obiettivo diviene dunque quello di tutelare la salute degli ospiti (così come dei lavoratori), garantendo la sicurezza all'interno delle strutture e preservando al contempo il tradizionale spirito di accoglienza tipico dell'offerta alberghiera italiana. Per tutte le strutture le parole chiave di questo periodo paiono essere pulizia, igienizzazione e sanificazione. Si pensa a menu online e tappetini igienizzanti nella hall, insieme a mascherine e guanti monouso, disinfettante a base alcolica in tutte le aree aperte ai clienti. Naturalmente è importante anche l'accesso scaglionato agli ascensori, la segnaletica verticale e orizzontale per guidare e distanziare gli ospiti, i para-fiato in plexiglass. Oltre a questi aspetti, la sicurezza può essere maggiormente garantita facendo ricorso, come si è detto, ad un maggiore utilizzo delle tecnologie *contact-less*. Il periodo in corso è dunque divenuto un momento importante per sperimentare ed attuare un incremento delle fasi di contatto *online* con i clienti, fra cui anche le operazioni di check-in e check-out, ordinazioni al bar o al ristorante da smartphone o tablet, con l'aggiunta di alcuni *benefit* collegati a questi sistemi, quali ad esempio il servizio in camera gratuito.

Gli impatti a medio-lungo termine del COVID-19. Nel momento in cui si sono svolte le interviste (maggio-luglio 2020), l'attenzione dei soggetti intervistati era rivolta in gran parte all'attuazione delle norme di sicurezza e dei protocolli richiesti, così come alla gestione dei rapporti con i clienti che avevano già prenotato dei soggiorni per l'estate. Non è stato perciò facile portare la riflessione sugli impatti di medio-lungo termine post-COVID. Alcuni dei soggetti intervistati hanno rivelato come una piena ripartenza sarà possibile solo dopo l'estate 2021. Bisognerà capire se i turisti a partire dal post COVID-19 avranno una maggiore incertezza sul proprio futuro e se la tendenza nelle prenotazioni andrà verso il last minute piuttosto che verso la prenotazione anticipata, ma se avverrà questo, le incertezze per gli albergatori aumenteranno ancora. Purtroppo, ci si dovrà attendere un declino dell'occupazione nel settore alberghiero, fenomeno di cui si vedevano già dei primi tratti prima della crisi, per via della forte concorrenza del settore ricettivo extra-alberghiero. La possibilità di lavorare in remoto unita agli standard di sicurezza e sanificazione che un hotel può garantire, potrebbe favorire lo sviluppo di nuovi servizi come le "*smart working room*", camere, perfettamente sanificate,

trasformate in uffici e pensate per i professionisti che, dovendo continuare a lavorare in remoto, hanno necessità di *privacy* e servizi come la connessione Wi-Fi ad alta velocità, prese multiple, sebbene la possibilità di sviluppo di tali servizi si scontri con il rischio di nuove limitazioni alla mobilità collettiva.

5. Discussione e conclusioni

Nel complesso, emerge da questo lavoro un quadro dai contenuti ancora piuttosto incerti. Il *business model* su cui il settore alberghiero si è sinora fondato richiede probabili adeguamenti dal punto di vista della struttura aziendale, del rapporto con i clienti, delle tecnologie da utilizzare. Sul primo punto in particolare, almeno per il contesto italiano, permangono però delle resistenze al cambiamento dovute alla struttura familiare delle realtà alberghiere nazionali.

Sembra che il COVID sia stato avvertito più come un incidente del destino, dopo il quale si spera che tutto torni alla normalità, ma non si è cercato di andare a fondo ciò che sta dietro l'impatto di questa crisi, che per quanto difficile, ha avuto impatti così devastanti. Nello scenario globale di oggi è possibile che un avvenimento simile si possa ripresentare fra alcuni anni e non sembra che a livello strategico il settore alberghiero italiano sia pronto ad affrontare un'eventualità di questo tipo. È necessario, probabilmente, tenuto conto delle evoluzioni di scenario descritte nei primi paragrafi di questo lavoro, un riposizionamento ampio e complessivo del *business model* del settore alberghiero, in Italia ancor più che all'estero, nell'ottica della sostenibilità in tutte le sue dimensioni, guardando all'evoluzione tecnologica e dei gusti dei consumatori come ad opportunità da sfruttare e non minacce da cui difendersi.

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Tra pratiche di consumo e valori: i fattori alla base del cambiamento nel consumo di cibo durante il *lockdown*

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Between consumer practices and values: the underpinning factors of change in food consumption during the lockdown

Abstract: The massive and drastic measures, such as the lockdown, that governments across the world have taken to contain the contagion of COVID-19 created a condition that demanded the review of the daily habits of both individuals, and communities. The whole range of daily food-related practices – from shopping, to cooking, to gathering information on purchases, all the way to the form and timing of meals – especially underwent significant changes. Many of these consumer practices provide evidence of an impact that has at once both exacerbated, and normalised a polarization of extremes in peoples' way of living, acting, thinking, and feeling.
Starting from the awareness that consumer practices – especially eating – are "the locus of the social", the research presented in this paper investigated changes that occurred in food habits during the two months of lockdown in Italy, on the basis of a wide sample survey (3155 voluntary participants from all Italian regions).
The first research findings from both explorative and confirmative factorial analysis show that five main latent dimensions determined the most significant changes in eating practices during the lockdown. The principal factor out of those correlated to the observed changes refer to what we can call "mindful" consumer habits, relying upon forms of aware, sustainable consumption. The second and the third principal factors are, respectively, family size and composition, and food-related social media practices. In sociological terms this means that the way to more mindful and sustainable eating styles encouraged by the pandemic needs intervention on both structural and cultural levels. For sociological research in consumption this means the investigation of both the sphere of practices, and of values guiding consumer choices.

Keywords: COVID-19 pandemic; lockdown; food habits; eating practices; values; sustainable consumption.

1. Introduzione

L'emergenza sanitaria dovuta alla pandemia di COVID-19 ha generato una crisi globale senza precedenti. Misure drastiche come il *lockdown*, che i governi di tutto il mondo hanno adottato

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Sebbene il presente articolo sia frutto del lavoro congiunto dei due Autori, Maria Giovanna Onorati ha scritto i paragrafi 1, 2, 4; Francesco D. d'Ovidio ha scritto il paragrafo 3. Entrambi hanno redatto le conclusioni nel § 5.

per contenere il contagio da Coronavirus, hanno condizionato a tal punto i comportamenti, da richiedere una revisione radicale della vita quotidiana sia da parte degli individui, che delle comunità (Eftimov *et al*. 2020). L'intera gamma delle pratiche alimentari quotidiane – dal fare la spesa, al cucinare, all'informarsi sugli acquisti, al tipo di cibo consumato, ai diversi modi e tempi per la preparazione dei pasti – è andata incontro a particolari mutamenti (Di Renzo *et al*. 2020; Fontefrancesco 2020). Molte pratiche di consumo sono state investite da nuove paure, soprattutto quelle relative alla trasmissibilità del virus attraverso il cibo (Duda-Chodak *et al.* 2020) e, per effetto di una polarizzazione comunicativa per mano della politica (Green *et al.* 2020), hanno subito un impatto che ha estremizzato modi di vivere, di agire, di pensare e di sentire delle persone.

Partendo dal presupposto che le pratiche di consumo, soprattutto quelle collegate al cibo, sono 'il *locus* del sociale' (Schatzki 2001), la ricerca presentata in questo articolo ha investigato in tempo reale i cambiamenti occorsi nelle abitudini alimentari durante i due mesi di *lockdown* in Italia. I primi risultati emersi da un'analisi fattoriale, di tipo sia esplorativo, che confermativo, hanno evidenziato cinque principali dimensioni latenti alla base dei cambiamenti riscontrati nelle pratiche di consumo alimentare nell'arco di tempo considerato (aprile-maggio 2020). Il principale fattore di cambiamento si riferisce a quello che abbiamo chiamato consumo attento (*mindful*), basato su un approccio sostenibile e responsabile al cibo. Il secondo e il terzo principale fattore responsabile di questo cambiamento sono rispettivamente:

1) l'ampiezza e composizione del nucleo familiare,
2) le pratiche di consumo che si avvalgono dei cosiddetti 'nuovi' media, per effetto della "ipermediazione tecnologica dei consumi alimentari" (Onorati 2020) portata dalla pandemia.

In termini sociologici, ciò significa che gli stili alimentari e di consumo più attenti e sostenibili incoraggiati dalla pandemia necessitano di interventi sia a livello di struttura sociale (caratteristiche delle famiglie), che culturale (valori e fattori motivazionali e modelli di consumo comunicativo). Per la ricerca sociologica sui consumi questo vuol dire investigare sia la sfera delle pratiche (Warde 2016), che quella dei valori che guidano le scelte degli individui (Grunert *et al*. 2014).

2. Il disegno della ricerca: *survey* sui consumi alimentari durante il *lockdown*

La scarsità dei beni fondamentali e il limitato accesso al cibo sono stati due degli effetti più eclatanti dello scoppio della pandemia. Ricordiamo le immagini di scaffali vuoti che hanno fatto il giro del mondo, che ci hanno dimostrato l'estrema vulnerabilità delle nostre filiere produttive (Bakalis *et al*. 2020) e, di conseguenza, l'accesso limitato a cibo sicuro, nutriente, abbondante e diversificato.

La *survey* è stata pensata da un gruppo di ricerca dell'Università di Scienze Gastronomiche Sciences e somministrata online ad un campione di convenienza, autoformatosi grazie all'utilizzo di *mailing list*, tecniche a palla di neve, utilizzo dei social media.

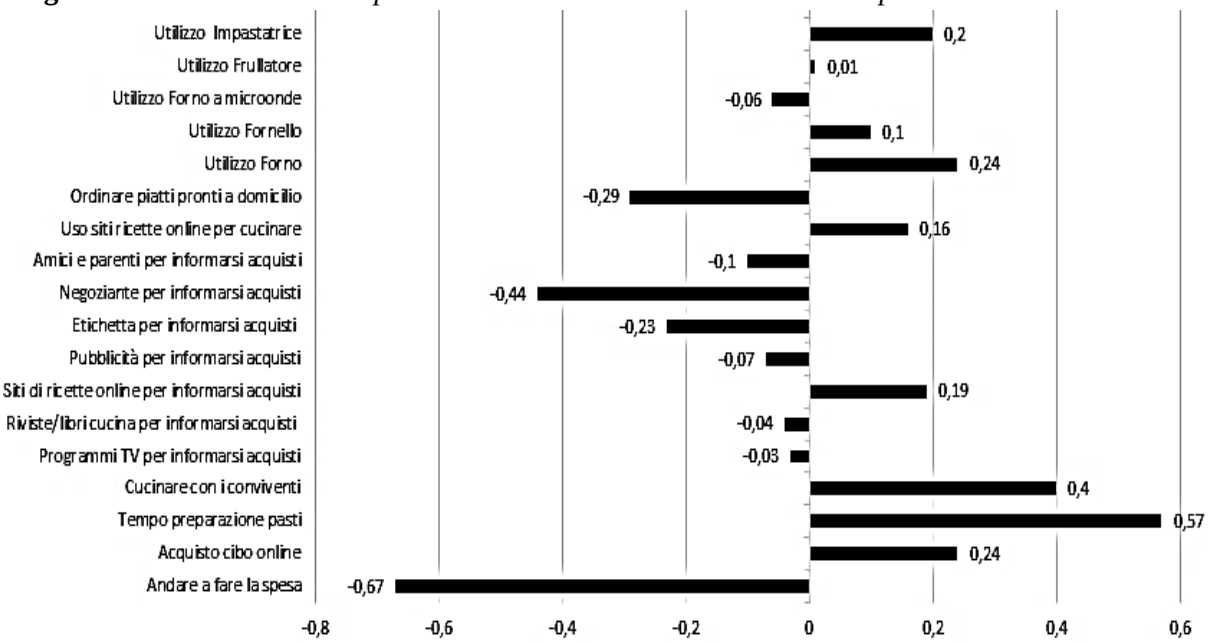
Il questionario è stato diffuso nel periodo Aprile-Maggio 2020, in pieno *lockdown*, quando un terzo della popolazione globale e gran parte delle attività economiche erano ferme, ed ha trovato 3155 rispondenti validi dall'intero Paese, con una certa sovra-rappresentazione di donne, ma con una rappresentazione piuttosto equilibrata delle diverse generazioni attive sul mercato. La *survey* consta di 54 domande ed è suddivisa in 3 sezioni:

- una sezione sullo status socio-demografico dei rispondenti, a cui è stato aggiunto un indicatore di status rispetto al COVID-19 (contagiato, malato, guarito, mai contagiato);
- una sezione sulle abitudini alimentari;
- una sezione sulle pratiche di consumo alimentare a casa prima e durante il *lockdown*.

Ciò ha permesso di misurare le variazioni anche minime occorse nelle pratiche familiari quotidiane, soprattutto quelle suscettibili di diventare forme di consumo più stabili e socialmente regolate.

La ricerca ha messo sotto la lente l'intera gamma delle pratiche di consumo alimentare quotidiano, dal fare la spesa, al cucinare, al raccogliere informazioni sugli acquisti, ai cibi da consumare, ai modi e i tempi di preparare i pasti, nello sforzo di individuare nelle variazioni di queste pratiche l'emergere di una nuova dinamica sociale del consumo (Fig. 1).

Figura 1. *Variazione dei comportamenti di consumo alimentare nel campione durante il lockdown.*



In linea con le principali ricerche nazionali sui consumi alimentari (Food 2020) i nostri dati mostrano che il *lockdown* ha comportato una significativa riduzione del recarsi a fare la spesa (-0,67) in favore di un vero e proprio boom dell'*e-commerce*, specialmente dell'*e-grocery* (la spesa online +0,24), una forma di consumo che, fino a quel momento, era sì presente nei consumi degli italiani, ma che era stata praticata molto timidamente, facendo registrare solo un 2,3% degli acquisti complessivi delle famiglie italiane (Nielsen 2019).

La presente ricerca conferma il *trend* dei dati nazionali secondo cui, alla fine del *lockdown*, l'acquisto di cibo online in Italia risultava più che raddoppiato (Nomisma 2020) e proprio l'aumento dell'*e-grocery* è stato uno dei fattori trainanti del cambiamento nella modalità di acquisto durante quei due mesi di isolamento.

La chiusura dei ristoranti e lo *smart-working* hanno anche determinato uno spostamento in favore del cucinare e mangiare a casa, come è dimostrato nei nostri dati dall'aumento del tempo dedicato alla preparazione dei pasti (+0,57) soprattutto con i coinquilini (+0,4). Ricerche internazionali evidenziano come la modalità del cucinare a casa si sia dimostrata quella prevalente nei principali Paesi europei, ma soprattutto in Italia (Nielsen 2020)

Questo incremento del pasto cucinato in casa (Fig. 1), unitamente allo *smart-working*, è anche uno dei fattori di riduzione del *food delivery* (-0,29), sebbene la formula della consegna del piatto pronto a domicilio dimostri di essere uno dei fattori determinanti di nuove forme di consumo smart e attento (*mindful*), che si stima rimangano e divengano prevalenti anche in epoca post-pandemica.

La nostra ricerca registra inoltre una significativa riduzione, quale ovvia conseguenza del distanziamento sociale, dell'uso di rivolgersi al negoziante (-0,44) per chiedere consigli utili sugli acquisti alimentari unitamente alla riduzione dell'utilizzo dell'etichetta (-0,23) come

fonte di informazioni sul prodotto, una pratica, quest'ultima, che incide parecchio sulla percezione della qualità (Grunert *et al*. 1998) e che è particolarmente diffusa tra gli italiani (Aprile e Gallina 2008), ma esclusiva dell'acquisto in negozio. Aumenta invece l'utilizzo dei siti *web* sia per informarsi sugli acquisti alimentari (+0,19), che per trarne ispirazione riguardo alle ricette quando si cucina (+0,16).

Dunque, l'introduzione delle tecnologie nelle pratiche quotidiane di consumo alimentare sembra essere nell'insieme il dato cruciale di questa ricerca. Infatti, sia che si tratti di siti di ricette, o di spesa online, o di *food delivery*, queste forme di consumo *ipermediate* si dimostrano variabili correlate fortemente e direttamente con un fattore latente che, come chiaramente messo in luce dall'analisi statistica che segue, evidenzia un nuovo modo di consumare basato sull'utilizzo delle nuove tecnologie.

3. Analisi statistica

I risultati forniti nel paragrafo precedente sono, logicamente, solo una minima parte di quelli ottenuti nell'analisi preliminare: troppe sono, infatti, le variabili da esplorare derivate dalla survey, anche se molte di esse sono state ricodificate come variazioni comportamentali prima e dopo il *lockdown* (cfr. ancora la Fig. 1).

A partire dall'intero insieme di variabili, allo scopo di identificare le dimensioni essenziali del comportamento si acquisto alimentare dei soggetti esaminati è stata effettuata innanzitutto una Analisi delle Componenti Principali, con rimozione delle variabili meno rilevanti. Tuttavia, dato che la maggior parte delle variabili osservate è di tipo ordinale e addirittura alcune (come il genere, ma non solo) sono di tipo nominale, si è ritenuto opportuno quantificare tali variabili mediante un metodo ALSOS come la CATegorical Principal Component Analysis (CatPCA)[1].

La suddetta analisi mira a costruire un modello teorico che possa spiegare il comportamento della popolazione con il minor numero possibile di fattori e di variabili, selezionando le principali variabili correlate tra loro con criteri molto rigorosi: estrazione di componenti con autovalore minimo 1,05 e rimozione progressiva, con metodo *backward stepwise*[2], di tutte le variabili osservata con comunanza <51 (la comunanza è la quota di variabilità di ciascuna di esse che è spiegata dalle componenti estratte).

[1] Questa tecnica permette di applicare i principi dell'Analisi delle Componenti Principali anche alle variabili nominali (De Leeuw et al. 1976; Young et al. 1978), rispettando anche i vincoli di misura delle variabili ordinali meglio di quanto possa fare questa (De Leeuw e Meulman 1986; Meulman e Heiser 2011). CatPCA produce direttamente sia una corretta Analisi di Componenti Principali che una quantificazione ottimale delle variabili osservate, che può essere agevolmente utilizzata in passaggi successivi, come l'analisi fattoriale o l'analisi causale.

[2] Il metodo *backward stepwise selection* , molto noto e utilizzato nell'analisi di regressione multipla, consiste innanzitutto nella rimozione della variabile meno significativa o rilevante (a seconda del tipo di analisi, e comunque dopo aver prefissato un criterio soglia) di un insieme di diverse variabili. L'analisi di significatività o di rilevanza viene ripetuta dopo detta rimozione, e se una seconda variabile si trova sotto la soglia viene rimossa a sua volta. A questo punto, tuttavia, per valutare eventuali interazioni *confounding* tra le variabili rimosse, si reinserisce nell'analisi la prima variabile rimossa e si valuta se, in base ai criteri prefissati, essa risulta ancora da rimuovere oppure no: nel primo caso, il ciclo riprende con una nuova analisi di significatività/rilevanza e l'eventuale rimozione di una terza variabile (e poi di una quarta, con i medesimi accorgimenti sopra descritti, e così via); nel secondo caso, si valuta immediatamente se vi sia una terza variabile da rimuovere, per poi ripetere l'analisi dopo il reinserimento della seconda variabile, con successiva eventuale rimozione, e così via. Il ciclo termina, logicamente, quando nessuna variabile risulta violare i criteri prefissati (cfr., ad es., Burnham e Anderson, 2002).

Peraltro, esiste anche un metodo speculare, detto *forward stepwise selection*, che, partendo da una matrice vuota, inserisce via via nell'insieme di analisi le variabili che si trovano a verificare in misura migliore i criteri soglia, per poi eventualmente eliminare quelle che perdono di significatività/rilevanza dopo l'inserimento di una seconda, terza, k-esima variabile nell'insieme di analisi, fino a quando non sia possibile aggiungere più nessuna variabile.

Al termine della procedura, di oltre 50 variabili considerate, ne sono sopravvissute 14, espresse in 6 componenti principali che spiegano la maggior parte della loro variabilità (oltre il 61%), ed ogni componente spiega oltre l'8% della variabilità complessiva, come descritto nel prospetto seguente:

	Componenti principali					
	1	**2**	**3**	**4**	**5**	**6**
Autovalori	1,93	1,70	1,37	1,26	1,19	1,13
% di varianza	13,8	12,2	9,8	9,0	8,5	8,1
% cumulata di varianza	13,8	26,0	35,8	44,8	53,3	61,4

La rotazione fattoriale di queste componenti (con metodo Promax)[3] ha definito le sei dimensioni descritte, in termini di pesi delle variabili osservate, nella Tab. 1, la quale riporta anche le loro comunanze nel modello a sei componenti principali, in base alle quali sono peraltro ordinate le variabili medesime. Appare evidente che il primo fattore è connesso a comportamenti di consumo, il secondo alla dimensione familiare, il terzo al ricorso a siti di ricette online (e in parte al genere del rispondente), il quarto fattore ad alcune caratteristiche socio-demografiche individuali, il quinto all'informazione sugli acquisti tramite canali tradizionali (negozianti, etichette), il sesto all'acquisto di cibo da recapitare a domicilio.

La matrice di correlazione dei fattori, qui non riportata, evidenzia inoltre che il secondo e il terzo fattore sono connessi tra loro e, debolmente, anche a tutti gli altri fuorché al primo (che però ha una leggera relazione con il sesto, a sua volta connesso al quinto, oltre che ai primi tre).

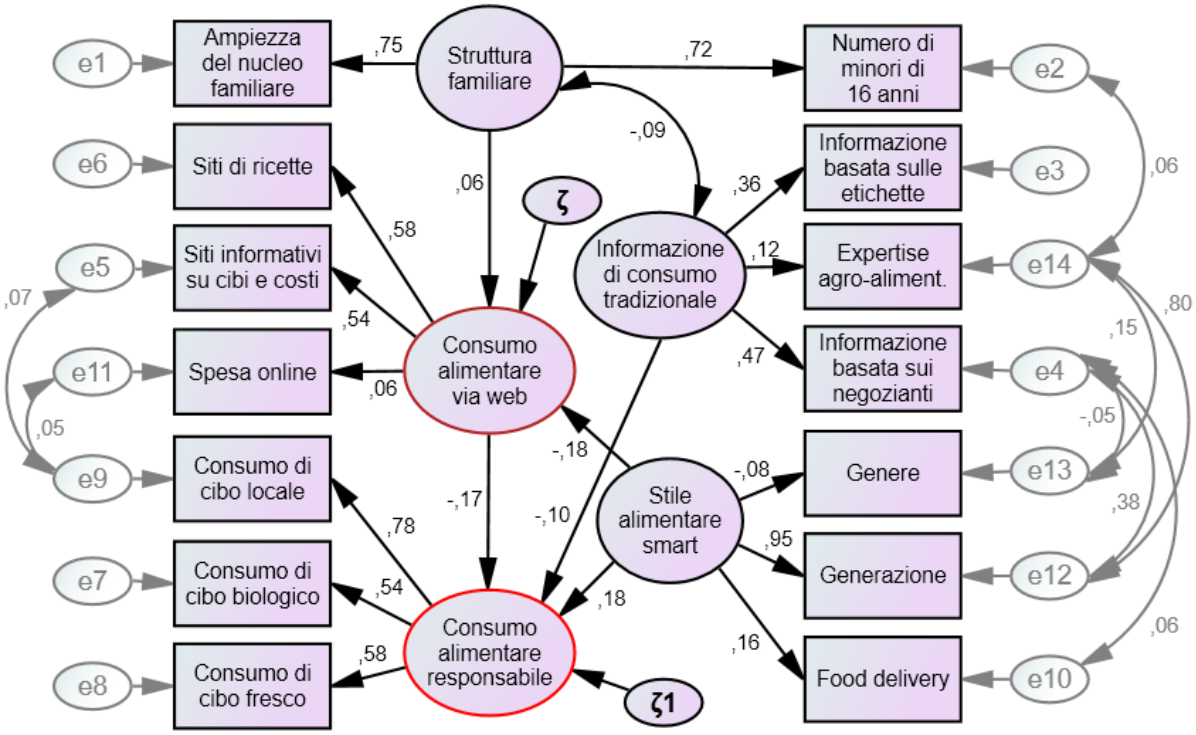
Tabella 1. *Pesi fattoriali delle variabili osservate nella matrice dei modelli della rotazione Promax, e relativa comunanza*

	Fattori ruotati						Comu-
Variabili	1	2	3	4	5	6	nanza
Numero di minori (<16 anni) nel nucleo familiare	0,001	0,890	-0,053	0,103	-0,006	0,036	77,7%
Numero di persone nel nucleo familiare	0,023	0,858	0,032	-0,095	0,013	-0,018	76,7%
Lavora, lavorava o è uno studioso nel settore agro-alimentare	-0,168	0,065	0,056	0,840	-0,008	-0,058	72,1%
Frequenza di consumo di prodotti locali	0,812	0,053	-0,015	0,010	0,039	0,052	66,6%
Classe età (generazione) del rispondente	0,101	-0,098	-0,264	0,585	0,144	0,262	62,1%
Variazione del ricorso a siti di ricette online per informazioni su acquisti	-0,016	0,010	0,776	0,015	0,131	0,094	59,4%
Frequenza di consumo di prodotti freschi	0,761	-0,004	0,000	0,034	0,000	0,026	58,6%
Variazione del ricorso a ordinazione piatti pronti a domicilio	0,042	0,015	0,022	0,099	0,054	0,744	57,9%
Variazione del ricorso a negoziante per informazioni su acquisti	-0,033	-0,010	0,013	0,078	0,748	-0,062	57,1%
Variazione del ricorso a siti ricette online per cucinare	-0,053	-0,031	0,756	-0,057	0,087	0,096	56,9%
Frequenza di consumo di prodotti biologici	0,734	-0,022	-0,027	-0,159	-0,002	-0,055	55,6%
Variazione degli acquisti online di cibo	-0,023	0,007	0,167	-0,086	-0,244	0,718	55,4%
Genere del rispondente	0,207	-0,034	0,389	0,401	-0,320	-0,210	52,1%
Variazione del ricorso a etichetta per informazioni su acquisti	0,089	0,013	0,221	-0,033	0,705	-0,083	51,3%

[3] La *rotazione fattoriale* è un procedimento matematico-geometrico che serve, senza perdita di informazione, a differenziare in misura ottimale le relazioni tra le componenti estratte e le variabili osservate, in modo da separarne il più possibile gli effetti, ottenendo una caratterizzazione dei fattori. Il metodo Promax, in particolare, è un metodo di rotazione non ortogonale, in grado di identificare anche eventuali relazioni tra i fattori medesimi, che in genere vengono escluse dall'analisi delle componenti principali e da altre tecniche estrattive.

Partendo da questo risultato, tramite un SEM-Modello a Equazioni Strutturali di tipo LISREL (Jöreskog 1973; Jöreskog e Sörbom 1984), gestito dal flessibile software AMOS con stima ADF-*Asymptotically Distribution Free* dei parametri (Browne 1984), è stata effettuata dapprima un'Analisi Fattoriale Confermativa, che ha suggerito di rimuovere il quinto fattore ("Acquisti Alimentari") distribuendo le sue variabili manifeste tra altri fattori, e, infine, un *modello causale* che, con procedura "data driven", ha potuto identificare **5** *variabili latenti* (le dimensioni sottostanti ai comportamenti di consumo), descritte nel seguente *path diagram*.

Figura 2. *Modello causale del comportamento di spesa alimentare in periodo COVID, identificato con Structural Equation Model e stima ADF dei parametri.*



Le variabili latenti (LV) "Struttura Familiare" e "Informazione di consumo tradizionale" (entrambe esogene) sono inversamente correlate tra loro; la prima delle due ha un effetto causale diretto, sia pure in misura lieve (ma significativa), sulla LV endogena "Consumo alimentare via web"; la medesima LV è causata in cospicua misura inversa, invece, anche dalla LV esogena "Stile alimentare *smart*" (intelligente). Quest'ultima LV causa direttamente (e con uguale forza) la LV esogena d'interesse "Consumo alimentare responsabile", mentre la "Informazione di consumo tradizionale" e il "Consumo alimentare via web" presentano effetti inversi, ma anch'essi abbastanza rilevanti sul fattore di interesse.

Il modello di misura presenta diverse relazioni significative tra i fattori di disturbo specifici (noise) delle variabili osservate, ma tali correlazioni non influenzano la significatività statistica dei parametri del modello (quasi tutti con $p<0,001$, e comunque nessuno con $p>0,05$), né la sua bontà di adattamento.

Gli indici di adattamento più interessanti sono, invero: GFI *(Goodness of Fit Index)* = 0,977; AGFI *(Adjusted Goodness of Fit Index)* = 0,961; RMSEA *(Root Mean Square error of Approximation)* = 0,046; RMR *(Root Mean Square Residual)* = 0,051 a fronte di un indice RMR=0,166 per il modello di indipendenza; Std. RMR (*Standardized Root Mean Square Residual*) = 0,43; ECVI *(Expected Cross-Validation Index*) = 0,182 a fronte di indici ECVI=0,744 per il modello di indipendenza, ECVI=0,067 per il modello saturo.

Il modello è stato positivamente validato con procedura *bootstrap* a 5000 ricampionamenti.

4. Il racconto sociologico dei dati statistici

Cosa ci racconta il modello fattoriale in termini sociologici?

All'aumentare dell'ampiezza della struttura familiare (numero dei componenti e, fra questi, di minori al di sotto dei 16 anni) si accrescere l'uso dei *web* per il consumo di cibo, ma diminuisce l'uso dei canali tradizionali (come l'etichetta e il negoziante).

Questo aspetto richiede particolare attenzione, infatti, viene da chiedersi come mai sia l'uso del *web*, specialmente dei social media, sia l'uso dei canali tradizionali per informarsi sul cibo influenzino entrambi negativamente l'attitudine a sviluppare forme di consumo attento e responsabile, dove per 'attento' si intende sostenibile, sano, responsabile. Va precisato che, nel nostro modello fattoriale, il consumo responsabile (fattore F5) allude a tre qualità a cui si è data priorità nell'acquisto alimentare durante il *lockdown*: fresco, locale e biologico, che sono anche le tre principali, ma non esclusive, caratteristiche che contraddistinguono il cibo sostenibile.

La risposta sta nel fatto che questi fattori, uso del *web* e dei canali tradizionali, se considerati da soli e separatamente, non sono più catalizzatori di consumo alimentare 'mindful'; lo è, invece, il fattore F4 in cui vediamo emergere uno stile alimentare "smart", che sembra invece essere il futuro *driver* del mangiare sostenibile, come dimostra il collegamento diretto e con valore positivo tra i fattori F4 ed F5.

Vale la pena chiarire che per stile alimentare "smart" si intende un approccio al consumo di cibo che sia ad un tempo comodo, ma anche intelligente ed accessibile. Infatti, le componenti (variabili) che contribuiscono alla definizione di questo fattore sono: innanzi tutto l'età (il fattore si irrobustisce al crescere dell'età e include diverse generazioni); più moderatamente l'apprezzamento verso il *food delivery*; in un modo lieve, ma pur sempre presente, il genere, infatti questo fattore sembra ridursi al crescere della componente femminile, quindi identifica un tipo di comportamento che è più rilevante per gli uomini. Non dimentichiamo che i dati ci parlano delle variazioni riscontrate durante il *lockdown* e, in quelle particolari circostanze, abbiamo motivo di credere che, tra quei pochi che hanno continuato ad avvalersi del *food delivery*, ci fossero prevalentemente uomini adulti impegnati nello *smartworking*, oppure adulti con figli minori. Da questo punto di vista, possiamo immaginare che il *food delivery* sia uno di quei fattori che, permanendo condizioni di lavoro a distanza, potrebbero alleggerire le donne dal carico del lavoro di cura, tra cui c'è anche il cucinare, carico che invece sembra essere drammaticamente aumentato durante il *lockdown*, inasprendo i divari di genere all'interno della famiglia (Alon *et al*. 2020; De Boca *et al*. 2020). Questo fattore, tuttavia, sembra aver influito negativamente sul prendere informazioni dal *web* per gli acquisti alimentari, ma aver complessivamente influenzato forme di consumo più attento e responsabile.

I dati evidenziano quanto il fattore F4 (consumo alimentare *smart*), vista la sua stretta correlazione con il *food delivery* e con le caratteristiche generazionali dei rispondenti, faccia la differenza, assurgendo ad elemento di cruciale importanza nella nostra ricerca, lasciando intravedere in quell'aggettivo "smart" – comodo, intelligente e accessibile – il futuro dei consumi alimentari e del *catering*.

A proposito della stretta correlazione con il *food delivery*, l'ISTAT (2020), già prima dello scoppio della pandemia, aveva stimato che nel 2020 questa forma di consumo dei pasti sarebbe entrato nel paniere dei consumi degli italiani (https://www.istat.it/it/files//2020/02/paniere.pdf). L'incremento del *food delivery* prima della pandemia riguardava prevalentemente le generazioni più giovani, infatti, del 35% di consumatori italiani di piatti pronti a domicilio, il 43% erano Centennials, il 50% Millennials e il 30% Baby Boomers (TadeLab 2020); non ci stupisca il dato sui Baby Boomers, visto che, come evidenziano costantemente i dati di ricercar internazionali, questi ultimi sul mercato sono forieri di cambiamento, proprio come i Millenials di cui sono genitori (Acosta 2018). Durante il *lockdown*, a fronte di un complessivo calo del *food*

delivery, laddove si è riscontrata una qualche tenuta del servizio, è stata dovuta proprio alle generazioni più adulte (come mostra anche la relazione direttamente proporzionale tra lo stile di consumo "smart" e l'età nel modello fattoriale) piuttosto che a quelle più giovani, come ci saremmo più facilmente aspettati.

Le generazioni X e Baby Boomers sono quelle che hanno mantenuto, seppure saltuariamente, l'abitudine di ordinare piatti pronti a domicilio, essendo, probabilmente, o incluse in nuclei familiari con minori che si sono avvalsi di piattaforme di *delivery*, oppure Boomers che si sono avvalsi dei servizi di consegna a domicilio auto-organizzati da ristoranti locali, che hanno trovato in questa formula un'alternativa alla chiusura.

Nonostante il calo durante il *lockdown*, il *food delivery* è la forma di ristorazione destinata a sopravvivere alla crisi, infatti solo l'1% di coloro che ne hanno fatto uso prima e durante la pandemia, dichiarano che non se ne avvarranno più dopo l'emergenza (TradeLab 2020). Questo dato sui consumi *smart* e di *delivery* si lascia leggere come uno dei potenziali fattori di resilienza del sistema alimentare in epoca post-pandemica.

Le ragioni sono imputabili al fatto che il successo del *food delivery* si basa in maniera preponderante su una tecnologia d'avanguardia, che fa di questa pratica un'occasione unica per rinnovare il settore della ristorazione e andare incontro alle contraddittorie (o semplicemente complesse) richieste da parte del consumatore post-traumatico, che chiede sicurezza ma anche comodità, comfort ma anche cura, qualità ma anche convenienza, servizi ma anche sostenibilità. Un insieme di priorità, insomma, che, una volta soddisfatte, fanno del *food delivery* un servizio *smart* a tutti gli effetti, suscettibile di diventare inclusivo e sostenibile, ma anche di far fronte ad un futuro incerto.

5. Conclusioni

In sintesi, i dati descritti presentano significativi indizi di cambiamento nell'ambito dei consumi alimentari a cui la pandemia non ha fatto altro che dare un'energica accelerata, mettendoci di fronte al seguente scenario:

- La struttura sociale (le caratteristiche della famiglia) è ancora il principale fattore che guida il consumo alimentare. La composizione familiare è il fattore da cui qualunque forma di consumo discende e in termini sociologici questo è un dato particolarmente importante, che lascia intravedere la persistenza di qualche forma di determinismo sociale nell'attuale scenario di onnivorismo culturale.
- I canali di informazione tradizionali (il negoziante, l'etichetta), necessari a compiere scelte fondate, sembrano non essere più i motori di un consumo attento e responsabile, sebbene abbiano un impatto diretto su questo tipo di consumo.
- Parimenti, un consumo fondato solo o prevalentemente sull'utilizzo del *web* dimostra anch'esso di avere un impatto negativo, sebbene diretto, su forme di consumo attento e responsabile.
- Uno stile alimentare "smart" si profila all'orizzonte, come fattore complesso, dipendente da determinanti "strutturali" (generazione e, seppure in modo minore, genere), ma anche comportamentali, come l'abitudine di ordinare pasti a domicilio. Questo sembra essere l'unico fattore destinato a diventare il motore di un consumo responsabile e attento (*mindful*) nel mondo post-traumatico ridisegnato dalla pandemia, in quanto particolarmente capace di andare incontro alla complessa richiesta di armonizzazione tra nuove e vecchie forme di consumo.

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Riconoscimenti

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Sostenibilità alimentare: il divario tra nord e sud Italia

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Abstract: The objective of the following work is the study of the gap between the sustainable development models of the Italian food companies in the north and those in the south. Specifically, food sustainability. The 17 Sustainable Development Goals of the United Nations 2030 Agenda identify the main areas on which the joint efforts of the Mediterranean countries should focus, but to be put into practice they need concrete and immediate action. In recent years, the number of food companies has increased, which implement targeted behaviors and actions to adapt to the key principles of sustainability. The gap is growing significantly when it comes to food sustainability between the north and south of the Mediterranean. Many multinationals in the food supply chain have embraced the theme of sustainability, and in different countries around the world efforts are being made to correct those behaviors that have negatively impacted the climate and the environment. Specifically, the effects and benefits produced by food sustainability practices and actions conducted by Italian companies operating in the food sector and the difference between those in northern and southern Italy are described and analyzed. The expression sustainability, from the original notion "never harvesting more than what the forest yields in new growth", formulated in the forestry sector in the eighteenth century, has been declined in the definition of sustainable development, as an appropriate support for actions capable of protecting the ecosystem and to ensure well-being for present and future generations, thus laying the foundations for the modern paradigm of the circular economy. The dietary behaviors that are adopted have repercussions on the environment and contribute to reducing the impact on the entire ecosystem, increasing the quality of life and improving biodiversity. Health, nutrition and sustainability are closely connected. In Italy and in the world, more and more sustainable companies have taken the right path towards respecting the environment and our future: Ferrero, Melinda, Frosta, Carte D'Or, Pescaria, Ferrarelle, Levissima, etc ... Main objective for the entire food sector, it is to provide food in sufficient quantity and quality, to meet global nutritional needs and, at the same time, to preserve the environment, ecosystems and natural resources to sustain the agri-food system in the long term.

Keywords: Sustainability; environment; ecosystem; food; companies;

JEL Classification: Q01

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1. Introduzione

C'è un crescente interesse in tutto il mondo per politiche più efficaci per promuovere la sostenibilità alimentare e mitigare l'inquinamento ambientale.

Noi, il cibo e il nostro Pianeta: un legame profondo, da sempre connesso alla sopravvivenza e al benessere delle persone, è oggi un elemento chiave anche per la tutela dell'ambiente. Il cibo, infatti, è un fattore che unisce diversi elementi, come la nutrizione e l'ecologia, e interagisce con diversi equilibri a livello globale, come quelli economici e politici.[1]

La sostenibilità alimentare, detta anche alimentazione sostenibile, è un modo di concepire la propria dieta non solo in maniera funzionale e bilanciata per il nostro organismo, ma anche per l'ambiente e la natura che ci circonda.

Clima, ambiente e sostenibilità: ecco le tre parole chiave che per i consumatori del "Bel-Paese" caratterizzeranno il 2020. (Food Affairs, 2020)

Per capire cos'è la sostenibilità alimentare bisogna tener presente una serie di caratteristiche che la definiscono, così da focalizzare il punto di un argomento altrimenti molto vasto. Studiando il gap tra i modelli di sviluppo sostenibile delle aziende alimentari italiane del nord e quelle del sud, nello specifico si valuteranno la sostenibilità alimentare ed i suoi effetti sull'ambiente.

Si pone l'attenzione sul crescente divario tra i paesi del nord e sud dell'Italia, nel breve e lungo periodo, dipingendo le forti differenze tra le due macroaree. Oltre che segnalare una crescente divergenza dei modelli di sviluppo sostenibile tra nord e sud, la ricerca fornisce ai governi una serie di raccomandazioni strategiche e politiche per risolvere le sfide ambientali, sociali ed economiche. È prassi consolidata che la relazione fra alimentazione e ambiente sta assumendo un ruolo significativo, non solo nel mercato ma anche grazie alla sensibilità dei consumatori che sono sempre più attenti a problematiche come la tutela dell'ambiente e dell'intero ecosistema; si pensi ad esempio ai cambiamenti climatici.

Tuttavia negli ultimi anni è cresciuto anche il numero delle aziende alimentari, che attuano comportamenti e azioni mirate per adeguarsi ai principi cardine della sostenibilità, anche se il divario tra regioni del nord e del sud del nostro paese sta crescendo. Tale differenziazione è marcata in modo molto significativo quando si parla di sostenibilità alimentare tra i paesi del nord e del sud del Mediterraneo.

Analisi di fondo, come quelle che vengono fatte, potrebbero facilitare ed aiutare i policymaker, nell'individuazione di strategie e politiche di lungo termine che potrebbero essere efficaci (nel medio e lungo termine) per lo sviluppo di società più inclusive e redditizie.

Nello specifico si vuole offrire una sorta di contributo, e una riflessione sulle trasformazioni necessarie nel settore alimentare e sui comportamenti delle aziende alimentari, nell'espletare quelle azioni necessarie, a facilitare un impegno sostenibile verso l'ambiente ed il territorio.

2. Stato dell'arte

L'espressione sostenibilità, dalla nozione originaria "non raccogliere mai più di quanto il bosco produce in una nuova crescita", formulata nel settore forestale nel Settecento, è stata declinata nella definizione di sviluppo sostenibile, come supporto appropriato per azioni capaci di proteggere l'ecosistema e garantire il benessere alle generazioni presenti e future, ponendo così le basi per il paradigma moderno dell'economia circolare.

Sono state date differenti definizioni di sostenibilità in letteratura. L'alimentazione sostenibile è un concetto complesso che ha a che fare non solo con le scelte dei consumatori ma anche con tutta la catena di produzione di un prodotto alimentare.

[1] Barilla Center Food and Nutrition.

Quella che sembra accostarsi di più al fenomeno e meglio rappresentarlo è la definizione data dal presidente della FAO (Food and Agriculture Organization), il quale indica come "sostenibili tutti quegli stili alimentari, che presentano un basso impatto ambientale e che garantiscono sicurezza alimentare e vita sana alle generazioni presenti e future".

Un'alimentazione sostenibile è:

- rispettosa della biodiversità e dell'ecosistema;
- culturalmente accettata perché eticamente corretta;
- economicamente accessibile in quanto conveniente;
- sana e sicura dal punto di vista nutrizionale.

I comportamenti alimentari che vengono adottati hanno ripercussioni sull'ambiente e contribuiscono a ridurre l'impatto sull'intero ecosistema, aumentando la qualità della vita e migliorando la biodiversità.

Un'alimentazione sostenibile implica un basso impatto ambientale: nel produrre un determinato alimento non devono esserci state emissioni inquinanti, né dispendio energetico, né tantomeno sofferenza animale o sfruttamento lavorativo. Riguardo agli aspetti ecologico-ambientali, la sostenibilità dell'alimentazione deriva da un lato dall'uso efficiente delle risorse e dall'altro dalla conservazione della biodiversità.

In letteratura si sta affrontando questo argomento non solo dal punto di vista ambientale, ma anche dal punto di vista della sfera economica e sociale.

Le evidenze scientifiche hanno dimostrato che lo stile di consumo alimentare ha un impatto significativo sull'ambiente e nella sfera economica e sociale (cfr. Seuneke et al., 2013; Morgan et al., 2009, Goodman e Watts, 2007; Sage, 2014).

Nei Paesi industrializzati e tecnologicamente più avanzati il comportamento dei consumatori è nettamente differente rispetto a quello dei paesi meno avanzati.

Fenomeni come la globalizzazione e la liberalizzazione del commercio, la grande distribuzione, inducono a una forte competizione sui prezzi che spinge i differenti produttori a sfruttare le risorse dell'ambiente o il lavoro in maniera più estensiva, essendo schiacciati dal cosiddetto fenomeno *cost-price squeeze* (Morgan et al., 2009, p.54; Maye et al., 2007).

Si riscontra una cittadinanza molto più attiva, e attenta nei confronti dell'ambiente, come dimostra la crescita dei cosiddetti "consumatori critici", ma anche del numero delle organizzazioni e di tutti quei movimenti che si impegnano per far pressione sia sui consumatori, sia sulle imprese affinché operino in modo più sostenibile (Forno, Graziano, 2014; 2016; Forno, Grasseni, Signori, 2013).

Il sistema agro-alimentare rappresenta una delle principali sfide verso un modello di sviluppo più sostenibile.

Sono molte le problematiche che stanno spingendo ad assumere comportamenti di attacco da parte dei consumatori per migliorare l'intero ecosistema; la crisi economica in atto, nonché le preoccupazioni crescenti dei cittadini, circa l'impatto sociale e ambientale dei prodotti stanno spingendo verso l'individuazione di nuove strategie e percorsi di produzione, distribuzione e consumo di cibo che, secondo alcuni, potrebbero rappresentare il fulcro di un nuovo modello economico integrato, che parte dai singoli territori e dalla dimensione locale dello sviluppo (F. Forno, S. Maurano; 2016).

Si pensa che in futuro potrà essere raggiunta una produttività più elevata ma con meno impatti ambientali (Garnett, Godfray, 2012).

È obiettivo dell'Europa diventare entro il 2030, il primo continente ad impatto zero. I sistemi alimentari a livello globale contribuiscono all'emissione di gas serra per il 21-30%. Da qui la necessità di educare le giovani generazioni alla cittadinanza attiva. Il loro potenziale è enorme e va indirizzato al sostegno di un'agricoltura sostenibile e dell'accesso al cibo per gli esclusi (Antonelli M. et al, 2020).

Sono differenti gli strumenti suggeriti allo stato dell'arte, da chi ha condotto precedenti analisi sull'argomento. In effetti per contribuire a realizzare i famosi obiettivi di sostenibilità alimentare, indicati dalle Nazioni Unite e migliorare l'ambiente, si potrebbe migliorare la salute pubblica e la consapevolezza alimentare, attraverso l'istruzione scolastica, educando alla cittadinanza attiva, fornendo ai giovani le conoscenze e gli strumenti necessari per costruire un futuro sostenibile e inclusivo per le loro comunità e per l'intero sistema. Attraverso il linguaggio del cibo e grazie al lavoro di docenti ed educatori, è possibile stimolare un approccio critico e propositivo, oltre che favorire un cambiamento duraturo nelle nuove generazioni per la diffusione di una cultura della sostenibilità focalizzata su azioni di sistema.

Si potrebbe pensare di porre fine all'uso di antibiotici negli allevamenti su animali sani per prevenire malattie infettive, creare opportunità di occupazione nel settore agricolo per i giovani, coinvolgere gli agricoltori nell'uso di nuove tecnologie per migliorare l'efficienza in agricoltura e aumentare le sinergie tra operatori del settore agricolo e ricerca scientifica.

Negli ultimi anni è cresciuto il numero delle aziende alimentari, che attuano comportamenti e azioni mirate per adeguarsi ai principi cardine della sostenibilità. Il divario sta crescendo in modo significativo quando si parla di sostenibilità alimentare tra il nord e il sud del Mediterraneo. In merito è stata condotta un'indagine da 70 sperti della "Fondazione Prima" che hanno analizzato la sostenibilità agroalimentare e idrica mettendo in risalto le differenze tra nord e sud del Mediterraneo, coinvolgendo 19 paesi del mediterraneo.

Molte multinazionali della filiera alimentare hanno abbracciato il tema della sostenibilità e in diversi paesi del mondo si stanno compiendo sforzi per correggere quei comportamenti che hanno avuto un impatto negativo sul clima e sull'ambiente.

In particolare, vengono descritti e analizzati gli effetti ed i benefici prodotti dalle pratiche e dalle azioni di sostenibilità alimentare condotte dalle aziende italiane operanti nel settore alimentare e la differenza tra quelle del nord e del sud Italia.

2.1 Sostenibilità alimentare: il legame tra ambiente e salute

Per comprendere il fenomeno nella sua massima esposizione è necessario fare una semplice affermazione: ricordiamoci che salute, nutrizione e sostenibilità sono strettamente collegate. In Italia e nel mondo, sempre più aziende sostenibili hanno intrapreso la strada giusta per il rispetto dell'ambiente e del nostro futuro: Ferrero, Melinda, Frosta, Carte D'Or, Pescaria, Ferrarelle, Levissima, ecc ...

"L'impatto sulle dinamiche dell'atmosfera dipende da come le specie alimentari sono state coltivate e trasformate, dalle confezioni dentro cui viene venduto il cibo, dalle filiere di trasporto che l'hanno condotto fino alle nostre tavole e dall'efficacia dei sistemi di smaltimento degli scarti: in ognuna di queste tappe si consumano energia e risorse e in ogni processo si producono gas climalteranti. Il legame tra i due ambiti (ambiente e salute) è rappresentato dalla figura simmetrica della doppia piramide alimentare e ambientale in cui si mette in relazione una corretta e sana alimentazione (la scelta di quello che si desidera mangiare) con l'impatto che quella stessa dieta ha sull'ambiente (come è stato prodotto)". (ADi scuola, 2014).

Il Modello della Doppia Piramide venne presentato per la prima volta dal Barilla Center nel 2009: da allora lo studio si è ampliato anno dopo anno, integrando via via il prototipo iniziale. La lettura dello schema (esposto in tabella 1) è intuitiva: disponendo gli alimenti della piramide alimentare in una seconda piramide capovolta, gli alimenti delle posizioni più basse mostrano di avere il minor impatto ambientale. Accostando così le due piramidi si ottiene la famosa Doppia Piramide alimentare – ambientale, grazie alla quale si capisce con un colpo d'occhio che, gli alimenti che noi tutti dovremmo mangiare maggiormente per la nostra salute, sono anche quelli che arrecano meno danni all'ambiente. Al contrario, cibi come la carne sono quelli che andrebbero consumati di meno e che mediamente comportano un impatto ambientale maggiore.

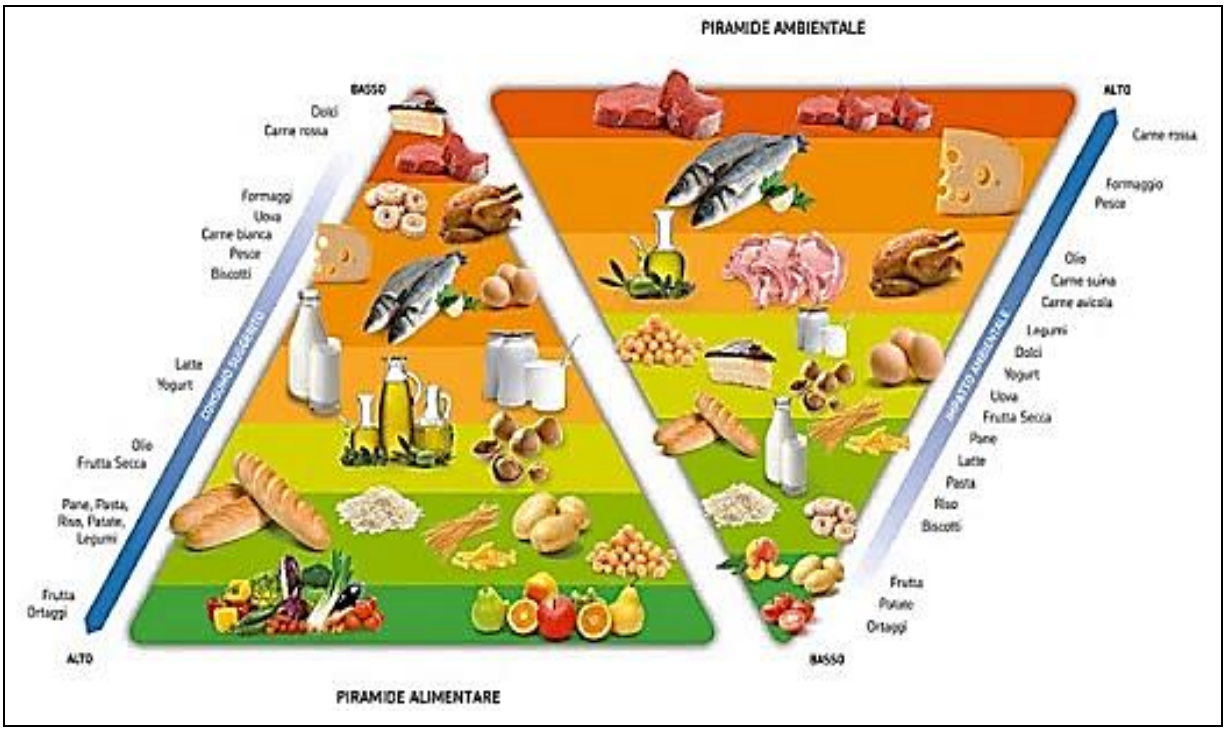

Tabella 1. *Doppia Piramide Alimentare Ambientale*

Sensibilizzare a comportamenti sostenibili è possibile attraverso un'alimentazione ecosostenibile, in quanto la stessa implica un basso impatto ambientale, poiché nel produrre un determinato alimento non devono esserci state emissioni inquinanti, né dispendio energetico, né tantomeno sofferenza animale o sfruttamento lavorativo.

Si realizza in questo modo quello che è uno degli obiettivi previsti dall'agenda 2030: riduzione dell'impatto ambientale, conseguendo e realizzando i 17 Obiettivi di Sviluppo Sostenibile dell'Agenda 2030 delle Nazioni Unite, che individuano le principali aree su cui dovrebbero concentrarsi gli sforzi congiunti dei paesi del Mediterraneo, ma per essere messi in pratica necessitano di un'azione concreta e immediata.

Alimentazione, nutrizione e sostenibilità ambientale costituiscono il quadro di riferimento di tutte le iniziative che ogni impresa dovrebbe adottare. È necessario, infatti, intervenire immediatamente per trovare risposte adeguate al cambiamento climatico e promuovere un'agricoltura sostenibile, nonché migliorare la nutrizione, in termini di accesso al cibo, sicurezza e qualità, per tutti, e favorire il benessere nei Paesi in via di sviluppo, senza dimenticare il fenomeno delle perdite e degli sprechi alimentari. Nella figura 1: La "torta nuziale" dei 17 obiettivi, il modello a "torta nuziale" mette in evidenza come il cibo lega tutti gli SDGs (Sustainable Development Goals).

Circa un terzo della produzione di cibo globale (1,3 miliardi di tonnellate/anno) viene sprecata e nel processo di produzione del solo superfluo si generano 3,3 miliardi di tonnellate di gas climalteranti all'anno (UNEP, 2016).

Altro fattore di rilievo quando si affronta l'argomento è l'esponenziale aumento della domanda di alimenti, che oltre alla comparsa dei noti problemi ambientali attuali, nel quadro di una progressiva crescita dei consumi dei Paesi industrializzati e terziarizzati, diventa fattore rilevante. Un trend, questo, che peraltro non riguarda più solo i paesi del nord del mondo, ma si sta diffondendo anche nei Paesi a economia emergente, acuendo la compromissione dell'ambiente e portando alla nascita di nuovi conflitti per le risorse naturali (Forno, Maurano, 2014).

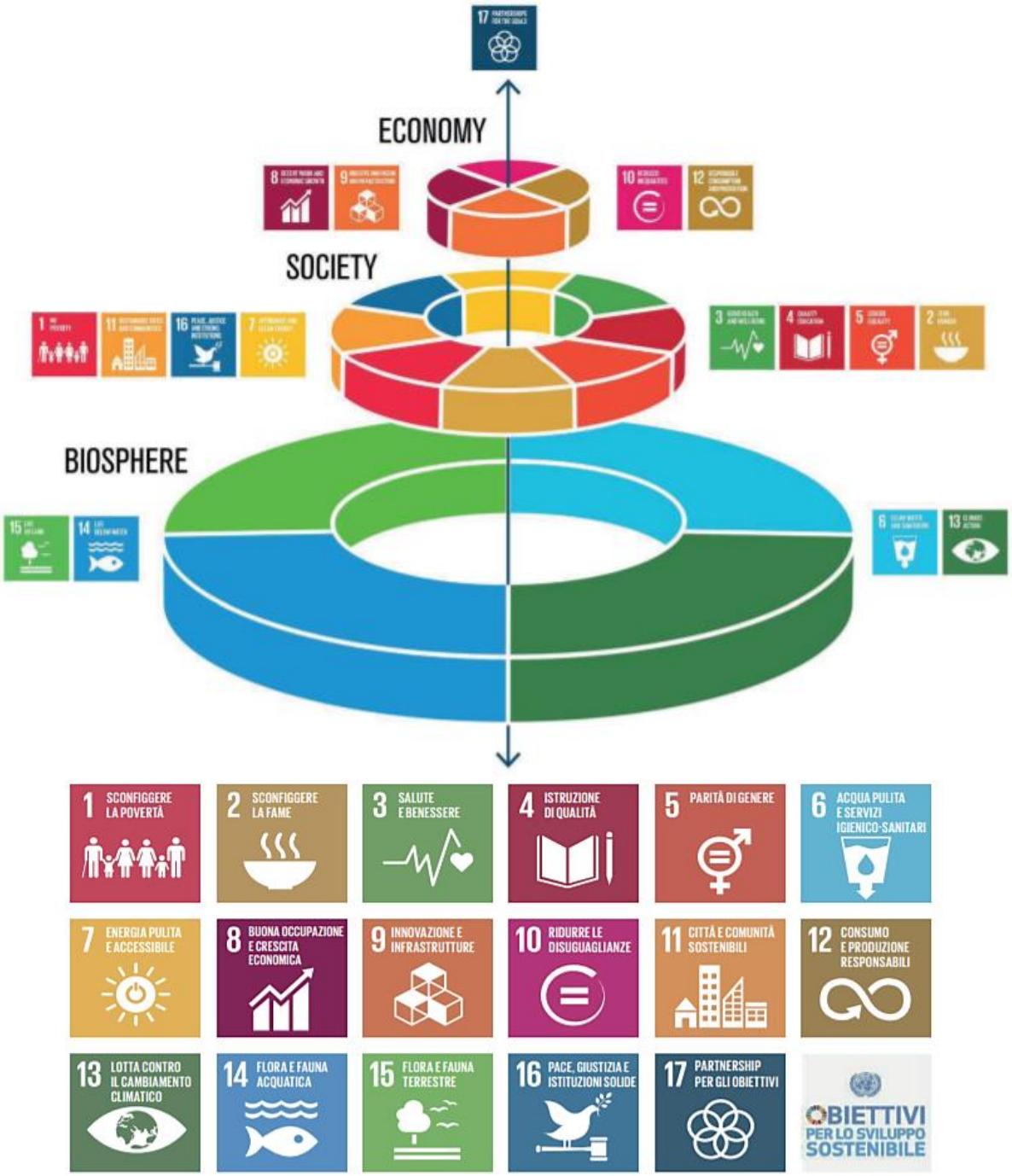

Figura 1. *La "torta nuziale" dei 17 obiettivi*
Fonte dell'immagine: Stockholm Resilience Centre, 2016 http://www.stockholmresilience.org/research/research-news/2016-06- 14-how-food-connects-all-the-sdgs.html

2.2 Metodologia della ricerca

Nella presente ricerca il campione oggetto di analisi è rappresentato da aziende del settore alimentare italiano.

Le industrie alimentari e delle bevande contano 70.934 aziende, delle quali 21.946 sono società di capitali, e 6.760 risultano in crescita[2]. In totale sono state esaminate 100 aziende per un periodo temporale che va dall'anno 2012 all'anno 2019. Le informazioni per l'individuazione dello stesso sono state reperite online, in modo specifico sui siti internet delle aziende

[2] https://www.monitoraitalia.it/le-prime-500-aziende-italiane-alimentari-e-bevande

oggetto di stima, nella sezione dedicata alla sostenibilità, relativamente alla responsabilità sociale d'impresa. Avendo individuato l'ambito e la fonte dei report da analizzare si è proceduto al campionamento. Si tratta di Aziende che lavorano nei diversi settori del Food e che contemporaneamente hanno attivato azioni o pratiche di sensibilizzazione alle problematiche di responsabilità sociale, nel rispetto dell'ambiente, della società esterna. La maggior parte degli studi che si sono occupati di "food sustainability", ha valutato campioni su contesti europei e internazionali. Precisiamo quindi che, quello che si riscontra allo stato dell'arte sono: analisi infrasettoriali e per diversi contesti geografici. Tra queste aziende sono state scartate tutte le non quotate; la scelta delle quotate, è derivata dal rispetto di alcuni obblighi informativi in grado di assicurare l'accesso ai report individuati, e perché di queste è stato possibile reperire le informazioni sulla Csr (corporate social responsibility) e i dati economico-finanziari necessari all'analisi. Per tale motivo quindi sono state escluse tutte le aziende non quotate e non operative dal punto di vista industriale. Infatti per molte delle aziende scartate dal campione, si riscontra l'impossibilità di trovare dati sul tema oggetto di analisi.

Le aziende che fanno parte del campione, hanno sul loro sito web una pagina dedicata interamente alla sostenibilità, ed a tutte le iniziative o aspetti ad essa collegati, oppure ad aspetti che ne fanno parte e riconducono al concetto della sostenibilità, come l'ambiente, la salute, il territorio, la sicurezza. In effetti la maggior parte del campione è rappresentato da aziende di media-grossa dimensione tra cui gruppi corporate, che sono periodicamente impegnati ad attuare iniziative di sostenibilità e pubblicare i documenti economico-finanziari, necessari all'analisi ed anche quelli relativi alla sostenibilità, come il bilancio sociale.

Il campione finale comprende quindi 50 imprese appartenenti allo stesso settore, in quanto solo di queste è stato possibile reperire tutte le informazioni necessarie all'analisi. In particolare i dati scaturiscono dalla lettura e analisi dei documenti, quali il bilancio sociale o report di sostenibilità, il report sulla corporate governance, il codice etico, la dichiarazione ambientale o le sezioni dei siti internet che trattano delle iniziative di sostenibilità, e qualsiasi altro documento ufficiale prodotto dalle aziende, che fornisse informazioni sulle variabili di interesse. Tutte le informazioni reperite si riferiscono ad aziende presenti sul territorio italiano. Il procedimento per la selezione delle aziende campione si è articolato in tre fasi:

- nella prima fase è stato individuato il gruppo di aziende quotate, escludendo le non quotate;
- nella seconda si è proceduto a reperire tutte le informazioni necessarie attraverso il sito web, controllando se esistesse o meno una sezione dedicata alla sostenibilità, e analizzando i relativi documenti presenti;
- nel terzo ed ultimo step sono state conteggiate tutte le aziende che organizzano e mettono in atto iniziative di sostenibilità.

Per giungere quindi alla costruzione definitiva del campione, è stato necessario analizzare i siti web delle aziende e leggere ciascun tipo di documento o report contenente le informazioni sulle iniziative di sostenibilità che ogni impresa attua, e conteggiarle numericamente ossia una per una.

Ogni informazione relativamente alle aziende è stata trasferita su un foglio di lavoro costruito per ogni impresa che riportava il nome dell'azienda, la tipologia aziendale, il numero di iniziative di tipo ambientale. Come detto innanzi i dati sono riferiti agli esercizi dal 2012 al 2019. Ad una prima fase di raccolta dei dati ne è seguita una seconda di omogeneizzazione, al fine di rendere le informazioni talvolta denominate o classificate in maniera differente, comparabili fra le diverse aziende del campione. Nello specifico ogni singola iniziativa di responsabilità sociale è stata inserita sul foglio di lavoro, relativamente alla categoria di riferimento quale ambiente. Le varie iniziative sono state raggruppate e conteggiate una ad una. Successivamente è stata operata una suddivisione per regioni geografiche dell'Italia: Nord e sud.

3. Risultati e discussione

La maggior parte delle aziende appartenenti al campione ed esaminate, rendicontano le iniziative di responsabilità sociale sviluppate, e pubblicano con continuità i rendiconti economico-finanziari.

I risultati ottenuti mostrano che la maggior parte delle iniziative rivolte alla cura ed alla tutela dell'ambiente sono messe in atto dalle aziende del Nord nei primi anni della nostra analisi.

Tabella 1: Aziende che attuano iniziative di sostenibilità nei confronti dell'ambiente anno 2015

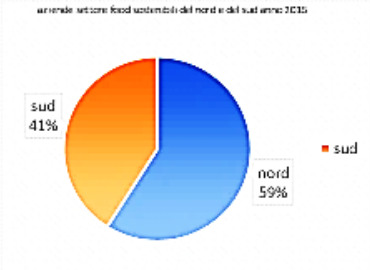

Tabella 2: Aziende che attuano iniziative di sostenibilità nei confronti dell'ambiente anno 2016

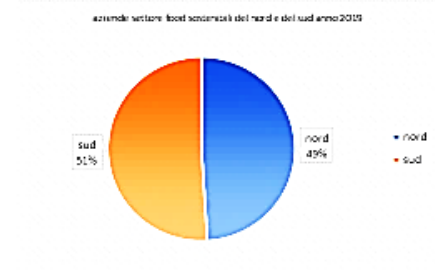

Tabella 5: Aziende che attuano iniziative di sostenibilità nei confronti dell'ambiente anno 2018

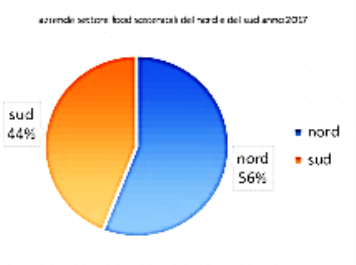

Tabella 3: Aziende che attuano iniziative di sostenibilità nei confronti dell'ambiente anno 2017

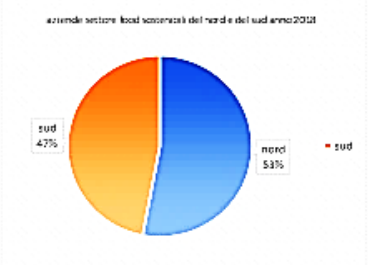

Tabella 4: Aziende che attuano iniziative di sostenibilità nei confronti dell'ambiente anno 2018

Dal 2015 al 2019 il comportamento delle aziende è differente.

- Nel 2015(tabella 1) il 63% delle aziende che attuano iniziative volte alla valorizzazione e tutela dell'ambiente, sono quelle localizzate nel nord della nostra penisola. Il restante 37% è localizzato nel sud dell'Italia;
- nel 2016 (tabella 2) il 41% è rappresentato dalle aziende del sud, mentre il 59% è al nord;
- Nel 2017 (tabella 3) il 44% è localizzato al sud, mentre il 56% al nord;
- Nel 2018 (tabella 4) il 47% è al sud, ed il 53% al nord
- Infine, nel 2019 (tabella 5) il 51% è al sud ed il 49% al nord.

Possiamo concludere quindi che le aziende alimentari del nord sono molto più favorevoli ad azioni e attività di tutela dell'ambiente nei primi anni dell'analisi. Andando avanti con l'analisi, negli anni successivi il trend cambia; infatti cresce la percentuale delle aziende del sud che attuano più iniziative di tutela dell'ambiente. Evidentemente cresce la sensibilità e l'attenzione da parte delle aziende del sud, verso gli aspetti della tutela e della sostenibilità ambientale.

4. Conclusioni

L'Italia è un paese in cui la cultura alimentare è forte e radicata. Inoltre, la posizione geografica ci rende particolarmente fortunati per quel che riguarda l'approvvigionamento di materie prime di qualità. Ma non è così ovunque. Negli Stati Uniti, ad esempio, la situazione è completamente

diversa ed il cibo spazzatura occupa una larga fetta dei consumi alimentari quotidiani.[3] Alimentazione e ambiente non dovrebbero mai essere considerati come degli elementi separati; se lo facessimo incorreremmo in un grave errore. Solo pensando alle aziende, come a delle imprese che attuano una produzione di cibo sostenibile e molto attente all'ambiente riusciamo a vedere un futuro ad impatto ambientale zero.

I risultati scaturiti dalla nostra analisi segnalano una netta ed alta divergenza dei modelli di sviluppo sostenibile, relativamente alle iniziative di tutela ambientale tra Nord e Sud; la ricerca ha messo in luce una serie di raccomandazioni, che possono consoderarsi alla pari di strategie, indicando le aree di policy sulle quali sia fattibile e urgente intervenire:

- si dovrebbe promuovere l'innovazione tecnologica nell'intero settore industriale, per migliorare l'efficienza in agricoltura, ed abbassando o annullando il divario tecnologico, tra le regioni del nord e del sud Italia;
- ottenere maggiori incentivi da parte della Comunità Europea, in termini di aiuti, per promuovere iniziative e azioni in collaborazione con le scuole e con associazioni di categoria;
- sensibilizzare le imprese all'utilizzo di risorse rinnovabili, all'uso di fertilizzanti organici in agricoltura, ponendo fine anche all'uso di antibiotici negli allevamenti;
- ridurre gli sprechi idrici legati alla produzione agricola e all'allevamento;
- Favorire un'impronta ecologica, buon senso nei comportamenti umani, con ricadute positive sull'intera filiera alimentare;
- Dare nuova vita a scarti e avanzi delle filiere alimentari;
- Introdurre nei regimi alimentari delle diete sostenibili con basso impatto ambientale, che possano contribuire alla sicurezza alimentare e nutrizionale, essendo al contempo rispettose della biodiversità e dell'ambiente e degli ecosistemi;
- Sviluppare prodotti e servizi usando materiali sostenibili concentrandoci sulla costruzione di ambienti non solo moderni e confortevoli, ma anche su strutture adattabili a ogni spazio, fatte con una particolare attenzione all'ecologia e all'ambiente.
- attuare progetti di educazione sia dentro che fuori l'azienda, per insegnare la prima di tutte le regole: non sprecare. Introdurre i progetti "No Waste" per trasmette ed insegnare alle nuove generazioni a scegliere quei materiali più sostenibili - ad esempio limitando il consumo di plastica - riciclabili e riutilizzabili;

Già qualcuno in letteratura ha dato delle dritte: "Bisogna aprirsi al digitale e alla sostenibilità, cogliere le nuove esigenze dei consumatori, sfruttare le opportunità delle nuove tecnologie, innovando i prodotti, i processi e le relazioni con gli interlocutori esterni e interni. Queste trasformazioni stanno già aiutando le imprese più reattive a ripartire, stimolando nuovi volani di sviluppo. La ripartenza di chi ama la terra e produce il cibo sarà la ripartenza dell'Italia". (Riccaboni A. ,2020)

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Cammini e sentieri di Calabria. Verso un sistema a rete

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Abstract: Calabria Region (Italy) has a significant heritage of sites with cultural and landscape interest, a tourism potential still largely to be exploited. In this new century, new approaches to the tourist experience are emerging, in which the visit is not based on consumerism and running, but on the places enjoyment by taking the right time to gather a plurality of components of well-being. An interesting approach is represented by walking, in a group, on significant itineraries in the open air, in direct contact with the land and the sites crossed. Among the most famous and longest itineraries in Europe are the Way of Saint James of Compostela and the Via Francigena.
In Calabria for some years, different paths, ways and trails have been identified and enhanced, often animated by organized teams of volunteers, which could represent real opportunities for cultural tourism and for social and economic growth. In the paper a dozen have been identified, mapped and described, with specific thematic characterization. A regional network perspective design is proposed, through an overlapping reading of the different paths, highlighting some interest components (archaeological, monumental, religious, landscaped) in a global Transport-Land Use-Tourism approach. The representation of the network is based on the Transport Systems Theory and on cost functions useful for measuring the land accessibility.
Finally, some guidelines are proposed to qualify the network of routes in terms of services offered to travellers, starting from basic elements. The multiple economic opportunities linked to the typical hospitality, refreshment and entertainment services, the supply of handicraft and gastronomy products, the guide activities with multilingual experts, but also moments of direct interaction with the people of Calabria are highlighted

Keywords: Routes network; Mobility and tourim; Cultural heritage and economic development

1. Introduzione

Il turismo culturale è definito dall'Organizzazione Mondiale del Turismo (WTO, 2013) come "*viaggio il cui obiettivo principale o concomitante è visitare i siti e gli eventi il cui valore culturale e storico li ha trasformati in una parte del patrimonio culturale di una comunità*".

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Sebbene il contributo sia frutto del lavoro congiunto dei due autori, a Caterina Gattuso possono essere attribuiti i paragrafi 1, 2, 3, 5 e a Domenico Gattuso i paragrafi 4, 6.

Il classico pacchetto preconfezionato dalle agenzie di viaggio non basta più; per essere attraente il viaggio deve prevedere percorsi tematici capaci di offrire esperienze formative e nuove conoscenze culturali (Overby, 2018; Russo, 2019). Si vanno affermando pertanto nuove proposte, in particolare percorsi itineranti a piedi (Cammini e Sentieri) capaci di offrire un'immersione in contesti differenti; e nel contempo la scoperta di identità e valenze singolari, legate all'artigianato, alla gastronomia, alla musica, al folklore, all'intrattenimento.

Il viaggio a piedi si propone come una particolare forma di esperienza turistica in rapporto alla lentezza del viaggio; esso si configura anche come eco-sostenibile, coniugando le valenze culturali con quelle ambientali. Si può così innescare un meccanismo che può fare del patrimonio storico-culturale una risorsa attiva capace di produrre benefici ad ampio raggio in termini economico-sociali, ma che va gestito bene per evitare eventi che potrebbero alterare l'esistenza e l'identità dei luoghi, e garantirne l'integrità e la memoria alle generazioni future.

Il turismo dei Cammini rappresenta un importante segmento di economia turistica e si osserva un trend crescente di sviluppo in questo settore da diversi anni. Sulla scena internazionale si vanno consolidando e diffondendo numerose esperienze di mobilità turistica a piedi, specialmente in Europa. Tra queste il Cammino di Santiago di Compostela, la Via Francigena, il Camino Ignaciano, les Chemins du Mont S.Michel.

Dopo alcune preliminari definizioni di termini quali Cammino e Sentiero, sono proposti i risultati di una ricerca finalizzata alla costruzione di un quadro unitario e sistematico di itinerari tematici di rilievo da percorrere a piedi, in una regione come la Calabria. Sono individuati dieci percorsi con caratteri differenziati, suscettibili di essere qualificati come Cammini o Sentieri, opportunamente attrezzati. Essi sono descritti in rapporto alle loro caratteristiche di tracciato ed agli elementi culturali ed ambientali distintivi. Attraverso una lettura sovrapposta dei diversi cammini, viene elaborata una proposta di rete viaria pedonale strutturata a scala regionale, secondo un approccio integrato Trasporti - Territorio - Turismo. La rappresentazione della rete si basa su un approccio di sistema, con riferimento ai modelli di offerta e alle funzioni di costo, utili per analisi di prestazioni e di accessibilità territoriale.

Si sofferma infine l'attenzione sul significato attuale e sull'interesse alla valorizzazione storico-turistica di tali itinerari, affermando l'opportunità di azioni promozionali in una prospettiva di sviluppo economico della Regione e di recupero e valorizzazione dei borghi.

2. Cammini e Sentieri per un turismo culturale a passo lento

Pur caratterizzati dalla comune pratica del camminare, i termini **Cammino** e **Sentiero** sono ben distinti. Il **Cammino** è un percorso strutturato secondo specifiche regole individuate e condivise da una rete di cooperazione internazionale (*Cammini d'Europa*)**.** L'iniziativa è nata con il sostegno dell'Unione Europea per favorire lo sviluppo delle regioni attraversate dai principali itinerari culturali, guardando ad Oriente e al Mediterraneo, e promuovere la Pace e il rispetto dei Diritti universali dell'uomo attraverso percorsi di incontro, dialogo, conoscenza e rispetto. *Cammini d'Europa* riunisce soggetti pubblici e privati che condividono una visione mirata ad accrescere il sentimento di appartenenza a una comune cultura europea, alla valorizzazione delle differenze e delle diversità, con un approccio orientato alla sostenibilità ambientale. L'agire è ispirato dalla Convenzione di Faro del Consiglio d'Europa, ovvero dal concetto che "*la conoscenza e l'uso dell'eredità culturale rientrano fra i diritti dell'individuo a prendere parte liberamente alla vita culturale della comunità ed a godere delle arti".*

In Italia esiste un Manuale operativo di progetto dei Cammini, elaborato in seno al Programma di Sviluppo Rurale 2007-2013 (FIE, 2015). Il Cammino è individuato attraverso la sua articolazione, i punti di interesse associati (culturali, economici, di servizio), una documentazione specifica.

Il percorso di pellegrinaggio più famoso al mondo e forse il più antico, battuto sin dal Medioevo, è il Camino de Santiago de Compostela. È lungo 800 km, dai Pirenei alla Galizia, e raggiunge il Santuario omonimo. Esso è percorribile in circa un mese di marcia. Si stima che circa 250-300.000 viaggiatori raggiungano Santiago ogni anno. Il Camino de Santiago ha rivitalizzato molte regioni; si stima un fatturato di oltre 60 milioni di euro. In realtà il Cammino non è solo uno, ma è costituito da un insieme di sentieri che arrivano fino a Santiago e sulle rive dell'Oceano Atlantico. La Via Francigena è stata certificata nel 1994. Essa nasce dall'esperienza descritta nel diario, conservato presso la British Library di Londra, delle 79 tappe del viaggio del vescovo Sigerico di Canterbury che si recò a Roma nel 990 per ricevere il pallio episcopale da Papa Giovanni XV. L'itinerario si snoda per oltre 1.800 km attraverso Inghilterra (partenza da Canterbury), Francia, Svizzera, Italia (arrivo a Roma). Oggi ci sono 135 istituzioni locali e regionali coinvolte nei quattro paesi. Nel 2018 sono stati stimati 50.000 viaggiatori lungo la Via Francigena.

Il **Sentiero** è un percorso meno impegnativo in termini di infrastruttura, organizzazione e gestione. Si configura come un particolare itinerario finalizzato prevalentemente al godimento dell'ambiente e del paesaggio. Il termine è definito nel Codice della Strada: *"Sentiero (o mulattiera o tratturo) è una strada a fondo naturale formatasi per effetto del passaggio di pedoni e di animali".* Esso è individuato nella giurisprudenza come tracciato che si forma naturalmente e gradualmente per effetto di calpestio continuo e prolungato ad opera dell'uomo o degli animali, in un percorso privo di incertezze e ambiguità, visibile e permanente. Si vanno delineando nel tempo delle regole di riferimento per qualificare un Sentiero come percorso pedonale per finalità escursionistiche. Il Club Alpino Italiano (CAI), tra i precursori, ha selezionato circa 60 mila km di percorsi naturalistici e culturali per la pratica dell'escursionismo montano. Esso è impegnato a facilitare "*la diffusione della frequentazione della montagna e delle escursioni, anche in forma collettiva, costruendo e mantenendo in efficienza strutture ricettive e sentieri*".

La Direttiva del Ministero per i Beni e le Attività Culturali e per il Turismo (MIBACT, decreto 567/2015) in Italia definisce i Cammini quali "*itinerari culturali di particolare rilievo europeo e/o nazionale, percorribili a piedi o con altre forme di mobilità dolce sostenibile, e che rappresentano una modalità di fruizione del patrimonio naturale e culturale diffuso, nonché una occasione di valorizzazione degli attrattori naturali, culturali e dei territori interessati. In coerenza con la visione del Consiglio d'Europa, i Cammini attraversano una o più regioni, possono far parte di tracciati europei, si organizzano intorno a temi di interesse storico, culturale, artistico, religioso o sociale".* La direttiva genera una certa confusione rispetto alle definizioni prima esposte dei termini Cammino e Sentiero, al punto che in alcuni contesti il termine Cammino viene adottato impropriamente per indicare dei percorsi che sarebbero da classificare meglio come semplici sentieri.

Dai primi mesi del 2020 è disponibile il nuovo portale *Camminiditalia.it*, realizzato dal MIBACT e pensato come un atlante digitale in progress dei Cammini d'Italia. Nel sito sono inseriti per il momento i tracciati, le schede informative e le gallerie fotografiche relative a 41 dei 113 itinerari proposti dalle Regioni. Il Comitato Cammini ha predisposto 11 criteri di valutazione dei percorsi e delle vie di turismo lento, finalizzati a stabilirne l'effettiva fruibilità turistica. Solo gli itinerari che rispondono a questi requisiti possono trovare posto nell'Atlante Digitale dei Cammini d'Italia; i criteri sono i seguenti: percorsi fisici lineari e fruibili, presenza di segnaletica orizzontale e/o verticale per ogni tappa, percorso fruibile in sicurezza, percentuale di strade asfaltate non superiore al 40%, tappe dotate di tutti i servizi di supporto al camminatore, descrizione su sito web di ogni tappa, servizi di alloggio e ristorazione entro 5 km dal Cammino, presenza di un "organo di governo" del Cammino, garanzia di vigilanza e manutenzione del percorso, georeferenziazione del percorso, sito del Cammino costantemente aggiornato.

3. Cammini e Sentieri in Calabria

La Calabria, al momento, ha solo due itinerari inseriti nell'Atlante: il Cammino di San Francesco e il Sentiero dei Briganti. Ma si stanno muovendo dei passi per inserirne di nuovi, con un attivismo interessante che coinvolge associazioni ed enti locali (Ardito e Russo, 2018).

Di recente è stato finanziato un **Progetto Sentieristica**, nell'ambito del Programma Operativo Calabria 2014-2020. Esso è finalizzato alla realizzazione di un sistema integrato di rete sentieristica regionale in grado di migliorare l'accessibilità e fruibilità dei luoghi di interesse. I nuovi percorsi da realizzare, recuperare e/o valorizzare hanno un chiaro interesse collettivo e puntano ad attivare integrazioni e sinergie con il sistema economico e culturale, nell'ambito di una strategia generale di promozione del territorio. In tale contesto si inserisce come prioritaria la valorizzazione del tratto del Sentiero Italia che attraversa la Calabria nonché della sentieristica interna ai Parchi. Nel progetto sono proposte Linee Guida per la realizzazione e gestione dei sentieri. Il progetto prevede il ripristino di tracciati esistenti, la creazione di nuovi itinerari, apportando le necessarie modifiche, nonché di aree per la sosta e il ristoro.

Manca ancora una visione di sistema a rete dei percorsi finalizzati all'escursione in Calabria. La ricerca ha condotto alla individuazione dei seguenti 10 itinerari di rilievo, in rapporto alla letteratura di settore e alla conoscenza diretta; alcuni sono frequentati in modo consolidato, altri sono oggetto di studio, di progetto, di promozione:

1. Via Popilia;
2. Sentiero Calabria;
3. Cammino Basiliano;
4. Dromo della Magna Grecia;
5. Cammino di S.Francesco di Paola;
6. Sentieri di Gioacchino da Fiore;
7. Kalabria Coast to Coast;
8. Sentiero del Brigante;
9. Sentiero dell'Inglese;
10. Aspromonte Coast to Coast.

I primi quattro itinerari corrono dal confine Nord con la Basilicata allo Stretto di Messina, in parte sovrapponendosi e in parte in parallelo; gli altri sei hanno lunghezza assai più contenuta e rientrano nei confini di singole o coppie di province. A volte hanno assunto, a scopo di richiamo turistico, la denominazione impropria di Cammini, non essendo in realtà rispondenti ai parametri riconosciuti a livello internazionale.

Via Popilia è la più importante strada di epoca romana nel Sud Italia; i lavori vennero avviati dal console Publio Popilio Lenate nel 132 a.C. con lo scopo di avvicinare Roma allo Stretto di Messina. Il tracciato antico si snodava da Nord a Sud per lo più all'interno, attraverso i fondovalle, con avvicinamenti alla costa solo in corrispondenza di approdi portuali. Esso è oggi poco visibile poiché nel tempo parti di esso sono state sostituite da nuove strade, non sempre corrispondenti all'andamento originario. Si ritrovano segnali sparsi come nei pressi di Vibo Valentia con il Cippo di Sant'Onofrio, una pietra miliare che riporta incisa la distanza da "Valentia" a "Capua" e il nome Tito Annio, il console che completò la strada attorno al 120 a.C. Da qui la denominazione alternativa di via Annia in letteratura.

La prima città lungo la via Popilia nel Nord Calabria era Laino Borgo; si incontravano poi verso Sud Morano Calabro (antica Muranum), S.Lorenzo del Vallo (Interamnium), Caprasia (nei pressi della odierna Castrovillari), Cosenza (Consentia) e Martirano (Mamertum). Si raggiungeva un presidio sul fiume Savuto (Ad Sabatum Flumen), importante incrocio commerciale e presidio militare, toccando poi le località di Vibona e Hipponium, in corrispondenza dell'attuale Vibo Valentia. Il percorso si snodava poi lungo la costa passando per i centri di

Nicotera e di Scilla (Scyllaeum) per raggiungere finalmente Reggio Calabria (Regium). In territorio calabro il percorso si estende per 654 km.

Sono stati avviati e sono tutt'ora in corso degli studi e delle iniziative per ridisegnare in termini di sentiero la via Popilia, cercando di valorizzare in particolare elementi di rilievo storico–monumentale (Spanò, 2009). Il più celebre è il cosiddetto ponte di Annibale, ancora oggi solido, maestoso, dopo più di 21 secoli, sul fiume Savuto. È il più antico ponte d'Italia.

Sentiero Calabria. Nel 1983, su iniziativa di un'associazione, nasce l'idea del "Sentiero Italia", un itinerario che percorre tutto l'arco alpino e la dorsale appenninica, fino all'Aspromonte e alle Isole Maggiori. Di recente, grazie al CAI, l'iniziativa si è trasformata in un progetto reale. La prima fase del progetto, ha preso il via nel 2018 e prevede la realizzazione di un cammino lungo 6.880 km. Sono state individuate 370 tappe e circa 110 strutture di vario tipo per l'accoglienza degli escursionisti.

Il Sentiero Calabria fa parte del Sentiero Italia ed è un percorso escursionistico che, attraversando la regione da Nord a Sud, collega aree naturalistiche, borghi, Parchi protetti (Pollino, Sila, Serre, Aspromonte). Esso ha una estensione di oltre 600 km, da Colle Gandolino, al confine con la Basilicata, sino a Reggio Calabria. Tra i siti di rilievo attraversati si segnalano: Piani di Novacco, Monti dell'Orsomarso, S.Donato di Ninea, Piano di Lanzo, S.Sosti. S.Agata D'Esaro, Passo dello Scalone (740 m), Pietrabianca, Passo Crocetta (980 m), Monte Cocuzzo (1540 m), Spezzano Piccolo, Serra Stella (1800 m), Camigliatello, vetta di Botte Donato (1928 m), Lorica, Caporosa, Tiriolo, valle dell'Amato, borghi di S.Pietro Apostolo e Serrastretta, faggeta di Contro, Monti Castellazzo e Zingari, Decollatura, Belvedere di Fossa della Chiesa, Monte Reventino, Girifalco, Monte Covello, Torre di Ruggiero, Serra S.Bruno, Mongiana, Bosco Archiforo, Zomaro, Zervò, Piani di Carmelia, Gambarie, Reggio Calabria.

La valenza storica e culturale di questo sentiero, per i luoghi che attraversa e per le vicende che lo hanno interessato nel corso degli ultimi due secoli, si aggiunge all'inestimabile pregio paesaggistico e naturalistico, che si esprime con la spettacolarità delle viste, l'eterogeneità dei paesaggi, la biodiversità vegetale.

Il ***Cammino Basiliano*** percorre la Calabria da Nord a Sud per 955 Km, ed è composto in prevalenza di sentieri e piste. Il percorso muove dal borgo antico di Rocca Imperiale, affacciato sul Mar Jonio, passa per i luoghi in cui hanno vissuto i monaci basiliani, ispirati alla regola di San Basilio, e termina a Reggio Calabria. Lungo il percorso, promosso da una rete di associazioni locali ed articolato in 44 tappe (o 56 se considerate anche le varianti), si incontrano monasteri, riserve naturali e antichi borghi. Esso non è ancora ufficialmente riconosciuto a livello internazionale, ma intende configurarsi come un Cammino di fede, arte, storia, minoranze linguistiche, foreste, natura incontaminata e paesaggi tra mare e monti. Ciascuna tappa corrisponde ad un giorno di cammino, sicchè il tempo di viaggio è di 44 o 56 giorni. Ogni destinazione di tappa garantisce vitto e alloggio, in varie formule: monasteri, castelli, B&B e ospitalità diffusa, come vari sono i panorami, gli ambienti, i colori e gli odori lungo il tragitto. Si va attrezzando un sito web che permetterà di scaricare le tracce GPS, di consultare le guide dei territori attraversati e di acquisire informazioni sull'ospitalità di tappa.

Tra le tappe significative del percorso si segnalano, da Nord a Sud: Rocca Imperiale, Canna, Nocara (Convento di S.Maria degli Antropici), Montegiordano, Oriolo, Alessandria del Carretto (Cappella della Madonna dello Sparviere), Cerchiara (grotte sparse, Santuario Madonna delle Armi), Civita (ponte del diavolo, gole del Raganello), Cassano, Terranova di Sibari, S.Demetrio Corone, Acri, Corigliano Calabro, Rossano (Patirion), Paludi (area archeologica), Longobucco, Bocchigliero, Campana (megaliti), Perticaro, Verzino (grotte), Savelli, S.Giovanni in Fiore, lago Ampollino, Trepidò, Petilia Policastro, Caccuri, S.Severina, Mesoraca, Sersale, Sellia, Villaggio Mancuso, Pentone, Catanzaro, Tiriolo, S.Floro, Squillace, S.Vito sullo Jonio,

Torre di Ruggiero, S.Sostene, Satriano, S.Andrea Apostolo, Badolato, Guardavalle, Serra S.Bruno, Bivongi, Stilo (Cattolica bizantina), Pazzano (Monte Stella), Gioiosa Ionica, Gerace (borgo medievale), Ardore, Bovalino Superiore, Bianco, Samo, Staiti, Africo Vecchio, Palizzi, Bova, Galicianò, Bagaladi, Pentedattilo, Motta S.Giovanni (roccaforte di S.Aniceto), Armo, Reggio Calabria.

Dromo della Magna Grecia. Da alcune fonti di letteratura emerge che il Dromo era un percorso che si sviluppava lungo l'intera costa ionica, collegando le molteplici colonie di origine ellenica da Siracusa a Lecce. In Calabria esso si estende per circa 330 km da Rocca Imperiale a Reggio Calabria. Secondo l'enciclopedia Treccani il termine Dromo discende dal greco antico «-δρομος», dal tema di δραμεῖν «correre»; cfr. δρόμος «corsa». Si trattava di un percorso alternativo a quello marittimo di cabotaggio lungo costa, che è stato ricalcato successivamente dai romani. Il Dromo assume valenza allorchè si osserva che esso si colloca lunga una fascia territoriale di forte spessore storico; in effetti esso attraversa centri urbani accomunati da origini greco-romane. In particolare attraversa importanti siti archeologici quali Sibari, Thurio, Crimisa (Cirò), Petelia, Macalla, Crotone, Le Castella, Squillace, Caulonia, Locri Epizefiri, Casignana, Reggio, Scilla.

Nell'insieme l'itinerario si sviluppa solo in parte in ambito urbanizzato; per gran parte della sua estensione esso si snoda in aree rurali caratterizzate da uliveti, agrumeti, vigneti, macchia mediterranea, casolari, masserie, villaggi, un ambiente ideale per l'escursionismo pedonale. Di recente sono emerse varie iniziative volte a promuovere il Cammino della Magna Grecia (Gattuso C. e Gattuso D.; 2018), in sinergia con altri modi di trasporto ecologicamente sostenibili (Ciclovia della Magna Grecia, Treno Magna Grecia Express, Cabotaggio lungo costa con imbarcazioni leggere da diporto).

Il ***Cammino di S.Francesco da Paola,*** ideato e promosso da un'associazione di escursionisti, è in realtà composto da una coppia di percorsi distinti che richiamano i luoghi della vita e delle opere di S.Francesco di Paola. Il primo è denominato "Via del Giovane", il secondo "Via dell'Eremita"; entrambi sono catalogati come sentieri attrezzati di livello escursionistico. Il Cammino vuole tutelare gli aspetti sociali e culturali ma, al tempo stesso, promuovere il turismo sostenibile e di qualità, particolarmente nelle zone rurali e nelle destinazioni meno note che, ancora oggi, conservano tradizioni e caratteristiche identitarie.

La Via del Giovane è articolata in tre tappe per un totale di 49 km e collega il convento di S.Marco Argentano al Santuario di S.Francesco di Paola, attraverso l'Appennino calabro. Il percorso tocca alcuni punti di particolare interesse tra cui il "Patriarca di Kroj Shtikàn", un castagno monumentale il cui tronco misura più di 11 m di circonferenza, il faggio di S. Francesco, il borgo di Cerzeto di cultura italo-albanese, il rifugio Bosco di Cinquemiglia (1026 m). Il sentiero è facilmente riconoscibile grazie alla segnaletica costituita da pietre miliari poste agli incroci principali, da frecce e soli disegnati su pietre, alberi o muretti e dai cartelli stradali. La Via dell'Eremita parte invece dal Santuario di Paterno Calabro, tra i pochi eretti da S.Francesco in persona, fino a raggiungere Paola. Anch'essa è suddivisa in tre tratti. Il luogo di partenza è il monastero di Paterno e si arriva come sempre al Santuario di San Francesco percorrendo quasi 63 km attraverso borghi come Dipignano, Carolei, Mendicino, Cerisano, S.Fili.

I ***Sentieri di Gioacchino da Fiore*** si snodano su un percorso che parte da Nicastro e si sviluppa in gran parte all'interno del Parco Nazionale della Sila. Essi non risultano ancora compiutamente definiti, ma sono in corso delle iniziative promozionali volte a valorizzare siti che hanno caratterizzato il peregrinare del monaco Gioacchino da Fiore (1130-1202), il primo riformatore dell'Ordine cistercense, citato nel Paradiso di Dante come "*lo calabrese di spirito profetico dotato*". Uno dei punti di riferimento primari è l'Abbazia Normanna di Corazzo, un

antico monastero benedettino dell'XI secolo, passato successivamente ai Cistercensi, in cui Gioacchino trascorse la prima parte della propria vita religiosa, divenendone abate e scrivendovi buona parte delle proprie opere teologiche e filosofiche.

Ad organizzare il percorso naturalistico e di fede, secondo il modello del Cammino di Santiago di Compostela, é stata nel 2015 un'associazione locale, con un progetto denominato "Gedeone". L'idea dei promotori è quella di dar vita ad un'offerta turistica culturale originale, con l'obiettivo di legare il turismo a parametri di qualità e sostenibilità, associando i luoghi percorsi da Gioacchino agli elementi di eccellenza presenti sul territorio, favorendo la tutela e la fruizione corretta del paesaggio, la conservazione e valorizzazione delle identità culturali e produttive locali. È stato delineato un percorso di circa 100 km, cui possono essere dedicate tre/quattro giornate. La prima tappa da Nicastro a Carlopoli è lunga 28 km, la seconda da Carlopoli a Lorica 47 km e la terza da Lorica a S.Giovanni in Fiore 26 km.

Punto di partenza del cammino gioacchinita è la chiesa di S.Maria Venterana a Nicastro. A Carlopoli una tappa obbligata è quella degli imponenti ruderi di quella che fu l'abbazia di Corazzo. Da qui si prosegue per Bianchi, Bocca di Piazza (frazione di Parenti), Lago Arvo con il piccolo centro di Lorica e S.Giovanni in Fiore. Con i suoi 1047 m di altitudine ed i suoi 17 mila abitanti, S.Giovanni In Fiore è il centro montano più popoloso d'Italia. La primitiva abbazia, distrutta da un incendio, è stata ricostruita nel sito attuale fra il 1215 e il 1230, ed è nota come Abbazia Florense.

Il Sentiero ***Kalabria coast to coast*** è un percorso naturalistico di 55 km collocato sulle alture che dominano l'Istmo calabrese Ionio - Tirreno. Da Soverato, sulla Costa ionica degli Aranci, e attraversando il territorio montano delle Preserre Calabre nel loro tratto più breve, passando per i suggestivi borghi di Petrizzi e S.Vito sullo Ionio, attraversando i Comuni di Polia, Monterosso Calabro, Capistrano e Maierato, il Sentiero giunge nella pittoresca cittadina di Pizzo, collocata su una rocca affacciata sul mar Tirreno (Costa degli Dei) .

Il percorso si configura come un viaggio a passo lento tra distese di ulivi secolari, filari di vite, campi di grano e fichi d'india, boschi di castagni e faggi secolari, pittoresche pietre granitiche modellate dal tempo e l'oasi naturalistica del lago Angitola. Esso è promosso, sin dal 2013, come un viaggio emozionale e sensoriale all'interno di una Calabria lontana dalle consuete rotte turistiche, alla scoperta degli antichi sapori e valori di un territorio ricco di storia e cultura millenaria. Una delle varianti del Cammino è articolata in 4 parti. La prima tappa, con partenza da S.Vito sullo Ionio, si snoda lungo un bosco di castagni fino al lago Acero. Nella seconda tappa, il percorso si inoltra in una imponente faggeta, toccando sul crinale delle Preserre, il punto più alto (1020 m) per poi scendere fino a Monterosso. Il terzo tratto conduce all'oasi WWF presso il Lago Angitola, rifugio sicuro su una rotta migratoria, di oltre 100 specie di uccelli. L'ultima tappa va dall'oasi fino ai ruderi dell'antica Crissa e successivamente, passando per l'altopiano degli Scrisi, giunge a Pizzo Calabro.

Il ***Sentiero del Brigante*** è nato negli anni Ottanta per iniziativa di un gruppo di escursionisti d'Aspromonte (GEA); si tratta di un percorso di circa 140 km attraverso le montagne, un itinerario che collega l'Aspromonte (Gambarie) alle Serre (Stilo), toccando altre vette della dorsale appenninica più meridionale d'Italia. Il nome deriva dall'utilizzo che ne facevano i briganti a fine Ottocento per sfuggire alle ricerche delle forze militari governative. Evitando percorsi più urbanizzati, essi si muovevano lungo la cosiddetta 'Via Grande', via naturale di crinale ad alta quota (attorno ai 1000 m).

L'itinerario è diviso in nove tappe, con una media di circa 16 km al giorno. Sul web si trovano informazioni relative alle tappe – come ad esempio i punti di intersezione con strade rotabili – soprattutto per coloro che volessero seguire con modesto impegno fisico, un breve

percorso a contatto con la natura. il Sentiero del Brigante offre anche servizi ed approfondimenti su storia e tradizioni locali.

Lungo l'itinerario con partenza da Gambarie d'Aspromonte si incontrano i seguenti luoghi notevoli: Terreni Rossi, Piani Quarti, Passo delle Due Fiumare, Piano Melia, Piani di Carmelia, Portella Mastrangelo, Passo della Cerasara, Croce Toppa, Zervò, Piano Zillastro, Piano Stoccato, Bosco di Trepitò, Villaggio Moleti, Passo Cancelo, Laghetto Zomaro, Passo del Mercante, Casello Barca, Piano Mortelle, Piano della Limina, Monte Cresta, Laghetto Marzanello, Vardaro, Croce Ferrata, Faggio dell'Orologio, Fabrizia, Mongiana, Passo di Pietra Spada, Ferdinandea, Marmarico, Bivongi, Pazzano, Stilo. È possibile una variante verso Serra S.Bruno, deviando da Ferdinandea verso Monte Pietra del Caricatore.

Il ***Sentiero dell'Inglese*** è così chiamato in omaggio allo scrittore e viaggiatore londinese Edward Lear, che lo percorse nel 1847 con asini al seguito, lasciandone testimonianza in uno scritto accompagnato da illustrazioni grafiche (Lear, 2003). È un percorso di trekking di una settimana immerso nei paesaggi selvaggi della Calabria grecanica.

Il rilancio del sentiero è avvenuto grazie alla sinergia di associazioni locali, che da anni promuovono un turismo sostenibile. Camminando tra fiumare, uliveti, piante di bergamotto e fichi d'india, si possono scoprire anche gli angoli più belli del Parco Nazionale d'Aspromonte dove vivono comunità che parlano un idioma dalla storia millenaria, il greco di Calabria.

L'itinerario è lungo 80 km; esso è suddiviso in 8 tappe giornaliere di lunghezza variabile fra 4 e 15 km e durata fra 2 e 6 ore. Si parte dalla Località Prastarà di Masella nel Comune di Montebello Jonico, dove è posta una stele dedicata ad E.Lear e si attraversano i borghi di Pentedattilo, Bagaladi, Amendolea, Gallicianò, Bova, Roghudi Vecchio e Palizzi. Può essere prevista una variante con terminale a Staiti. È possibile vivere l'esperienza del sentiero con la guida offerta dalla Compagnia dei Cammini, con o senza asini.

Con la denominazione ***Aspromonte Coast to Coast***, sono proposti due itinerari alternativi, consigliabili ad escursionisti esperti, che raccordano il Tirreno allo Jonio in provincia di Reggio Calabria.

Il primo è articolato in cinque tappe. Ha inizio a Palmi, sul mar Tirreno, e si snoda lungo tratte che risalgono i crinali dell'Aspromonte occidentale in vista della sua vetta, Montalto (1956 m), attraversando Monte S.Elia, Piano della Corona, Serro Tavola, Serro Petrulli, Passi due fiumare, Piani di Carmelia, Monte Fistocchio, Passo Cerasara. Quindi scende lungo l'Aspromonte orientale attraverso Serro Cropanelli, Pietracappa, Natile Vecchio e Bovalino, sul mare Jonio, con una piccola deviazione costiera per toccare la Villa Romana di Casignana, importante sito archeologico. Gran parte dell'itinerario è ricompreso nel perimetro del Parco Nazionale dell'Aspromonte e si sviluppa tra siti di valore storico e culturale, aree di grande pregio naturalistico, foreste rigogliose, paesaggi agrari, ruscelli dalle acque cristalline, tratti di fiumare e siti con tipici caratteri storici e antropologici. Il percorso, lungo 99 km, è articolato in 5 tappe giornaliere di circa 20 km e di 6,0-7,5 ore di viaggio.

Il secondo itinerario prende le mosse da Scilla, sul Tirreno, risale le verdi terrazze costiere, fino alla vetta di Montalto, quindi, prosegue in discesa verso lo Ionio, attraverso un aspro paesaggio molto diverso da quello lasciato alle spalle, ricco di fiumare, di stupende cascate, luoghi di grande fascino e antiche tradizioni come quelli dell'area grecanica. Tra le località incontrate lungo il percorso: Melia, Gambarie, Montalto, Cascate Forgiarelle, diga sul Menta, Ghorio di Roghudi, Bova, Amendolea. La lunghezza del percorso è di 135 km e la durata dell'escursione è di 7 giorni, con una media di quasi 7 ore/giorno.

4. Un modello di rete integrata

Da quanto sopra esposto emerge una certa ricchezza e varietà di itinerari interessanti per i turisti escursionisti in Calabria. Se ne può desumere una ricostruzione di rete articolata e complessa. Naturalmente gli itinerari considerati sono lungi dall'essere consolidati e riconosciuti come Cammini o Sentieri in termini di norme di settore; spesso essi nascono su iniziativa spontanea e meritoria di associazioni ed appassionati con risorse minime. Ma le iniziative promozionali e le esperienze sul campo (visite guidate da esperti, viaggi effettuati da gruppi o singoli camminatori) rafforzano nel tempo l'idea che si possa dar vita ad una rete attrezzata, qualificata, diversificata, di percorsi di grande interesse sociale, culturale ed economico. Si ipotizza pertanto un modello di rete integrata, meritevole di attenzione anche in termini di infrastrutturazione (percorsi adeguati, segnaletica, spazi di sosta, luoghi di ristoro), sostegno organizzativo e gestionale.

La Tabella 1 riassume le caratteristiche salienti dei 10 itinerari (in pratica 12) descritti in precedenza: origine, destinazione, lunghezza, numero di tappe, tipo di percorso, quota massima, durata di viaggio, numero indicativo di siti rilevanti. Sono ormai disponibili numerosi siti web di associazioni che li promuovono e organizzano viaggi in comitiva; tra gli altri: laviapopilia.it, caicalabria.it, camminobasiliano.it, buencamino.altervista.org/magna-grecia, ilcamminodisanfrancesco.it, kalabriatrekking.it, sentierodelbrigante.it, calabriagreca.it, visitaspromonte.it. Nell'insieme la rete si estende per 3.360 km, di cui 78,5% afferenti i 4 itinerari longitudinali Nord-Sud; i rami di rete (tappe) sono 165; solo in minima parte sovrapponibili. Sono individuati 261 siti rilevanti da visitare e si conta un'offerta complessiva di percorrenza pari a 181 giorni.

La Figura 1 offre un quadro sinottico del sistema di percorsi in rete. I diversi siti toccati sono comunque raggiungibili con veicoli attraverso la rete stradale, per cui è possibile anche una fruizione parziale ed occasionale della rete sentieristica. È possibile ipotizzare che in futuro la rete possa essere integrata con segmenti oggi non contemplati. Nell'esperienza locale si affacciano infatti nuovi itinerari potenziali legati a contesti particolari, ma non ancora consolidati; tra gli altri, il Cammino delle Giudecche, il Sentiero dei palmenti rupestri, il Tracciolino di Bagnara, i Sentieri di Polsi, il Cammino Arbresh, il Cammino Prima Italia.

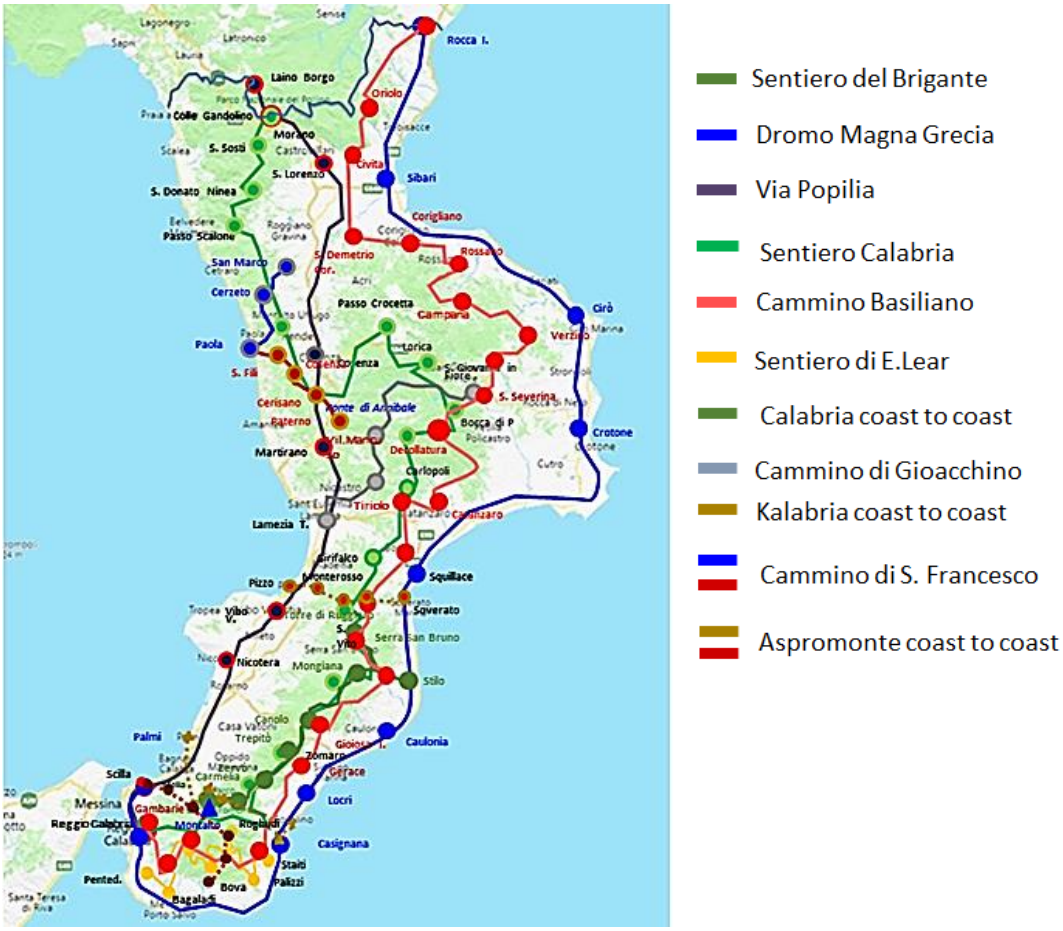
La configurazione di rete appare utile al fine di qualificare ed integrare l'offerta di percorsi escursionisti, in una visione unitaria che permetta di gerarchizzare le componenti, attivare forme di manutenzione e gestione efficaci, ampliare le opportunità per i potenziali utenti, ad esempio permettendo il transito da un Sentiero ad un altro per vivere esperienze personalizzate.

Tabella 1. *Caratteristiche degli itinerari*

.	Origine/ Destinazione	Lungh. (km)	Tappe (n.)	Tipo di percorso	Quota max (m)	Tempo (gg)	N. siti rilevanti
Via Popilia	Laino Borgo - RC	654	16	n.d.	840	32	35
Sentiero Calabria	Morano C. - RC	605	32	Trekking	1928	32	40
Cammino Basiliano	Rocca I. - RC	955	44/56	n.d.		44/56	56
Dromo Magna Grecia	Rocca I. - Scilla	425	20	n.d.	50	20	25
Cammino di	Paola-S.Marco A.	49	3	Attrezzato	1026	3	5
S.Francesco	Paola-Paterno	63	3		709	3	7
Sentieri di Gioacchino	Nicastro - SGF	100	3/4	Attrezzato	1314	4	6
Kalabria Coast to Coast	Soverato - Pizzo C.	55	3	Trekking	1020	3	18
Sentiero del Brigante	Gambarie – Stilo/SSB	140	6/9	Trekking	1310	6/9	36
Sentiero dell'Inglese	Pentedattilo - Bova	80	7	Trekking	820	7	9
Aspromonte	Palmi - Bovalino	99	5	Trekking	1956	5	14
Coast to Coast	Scilla - Bova M.	135	7		1956	7	10

RC – Reggio Calabria; SGF – S.Giovanni in Fiore; SSB – Serra S.Bruno

Figura 1. *Rete di Cammini e Sentieri in Calabria.*



La rete può essere qualificata mediante funzioni di costo, secondo l'approccio di Teoria dei Sistemi di Trasporto (Cascetta, 2011). Si distinguono tipicamente delle componenti di costo temporale e monetario. Nel primo caso si considerano i tempi di viaggio sui rami (T_i) e sui percorsi (T_K), laddove per ramo si intende una tappa e per percorso un itinerario composto da una successione ordinata di tappe. Si può esprimere il tempo di viaggio su un ramo *i* come:

$$T_i = L_i / v_i \quad + T_{Si}$$

laddove L_i rappresenta la lunghezza della tappa, v_i rappresenta la velocità media di marcia sul ramo (tappa) *i-mo* e T_{Si} il tempo per le soste durante la tappa.

Il tempo relativo ad un percorso *K* sarà dato dalla sommatoria dei tempi relativi ai rami (tappe) appartenenti al percorso stesso; indicando con I_K l'insieme dei rami appartenenti al percorso *K*:

$$T_K = \sum_i T_i \quad \text{con} \quad i \in I_K$$

La velocità di marcia, che nella pratica modellistica usuale per ambiti urbani è assunta pari a 3,6 km/h (1 m/s) qui va opportunamente corretta in rapporto alla tipologia di utente escursionista (giovane ed esperto, giovane ma non esperto o non sportivo, giovanissimo o anziano, passeggiatore), alla tipologia di percorso (tipo di pista, acclività, salita/discesa), alle condizioni di carico dei singoli (zaini leggeri o pesanti), alle condizioni ambientali (altitudine, stagione, condizioni meteo, cammino a cielo aperto o tra i boschi, ecc.). L'esperienza permette di definire le velocità specifiche; esse si attestano in genere tra 1 e 2 km/h per escursionisti lenti e fra 2,5 e 2,8 km/h per praticanti trekking. In generale si può esprimere la velocità media come una funzione del tipo: $v_i = f$*(utente, tipo di percorso, carico, ambiente)*

Anche il tempo di sosta T_{Si} è variabile e dipende dal tipo di escursione; per soggetti sportivi esso si può ridurre a valori minimi dell'ordine di minuti, per comitive di turisti interessati ai siti attraversati, ai panorami, alla cultura dei luoghi, esso può diventare significativo al punto da risultare più lungo del tempo di marcia, quindi dell'ordine di ore.

La funzione che rappresenta il costo monetario per un utente generico può essere riferita all'intero percorso K affrontato ed esprimersi come:

$$C_K = C_g + C_v + C_p$$

con: C_g costo per i servizi di guida, C_v costo dei viveri, C_p costo di pernottamento e ristoro eventuale in strutture idonee, nel caso in cui non sia ricompreso in C_g.

È possibile infine considerare una funzione di costo generalizzato riferita al percorso, per tener conto di entrambe le componenti di costo, temporale e monetario:

$$CG_K = C_K + \beta * T_K$$

con β tasso di sostituzione del tempo in unità monetaria; in genere tale parametro presenta valori piuttosto bassi se paragonati ai corrispondenti valori della mobilità in ambito urbano per motivi di lavoro, studio o impegni ordinari; si può assumere un valore dell'ordine di 1-3 euro/ora. In taluni casi esso potrebbe addirittura assumere valore nullo laddove il tempo di viaggio non venga visto come una impedenza, ma come un beneficio legato al godimento dei luoghi attraversati e della vita sociale in comitiva.

Queste funzioni di costo possono essere utili per diverse ragioni, in rapporto alla natura quantitativa delle variabili che esse rappresentano; tra le più significative si citano: l'analisi dell'interazione domanda/offerta, la comparazione di due o più itinerari, la valutazione del grado di difficoltà relativo ad un sentiero, la calibrazione dei percorsi in rapporto al tipo di utenza attesa. Si intuisce che tali analisi hanno delle ricadute anche di tipo economico-organizzativo, soprattutto in un'ottica di offerta ed accessibilità turistica.

5. Azioni promozionali in una prospettiva di sviluppo turistico

Il viaggio turistico, su un itinerario come quelli proposti, non è finalizzato al raggiungimento veloce di una destinazione finale, bensì alla fruizione di una categoria ampia di beni (panorami, natura, archeologia, patrimonio di valenza storico-artistico-monumentale) la cui offerta integrata in un pacchetto è certamente superiore a quella delle singole attrattive. L'itinerario culturale è inteso come un'offerta originale di preziose sorprese in grado di coinvolgere il turista che può così svagarsi, godere di visioni uniche e, nello stesso tempo, arricchire la propria cultura personale. In Calabria esso presenta la peculiarità di proporre al visitatore un connubio interessante fra una dimensione reale ed una immaginaria, accostando la conoscenza di oggetti dal vivo ad un mondo immateriale fatto di miti, storia, leggende.

Perché la variegata ed estesa offerta di rete di Sentieri e Cammini di Calabria esprima le sue potenzialità in chiave di sviluppo turistico ed economico, è necessario adottare un insieme di misure coordinate di organizzazione delle reti e dei servizi per la mobilità, nonché una serie di azioni promozionali su scala nazionale ed internazionale.

Si pone in primo luogo un problema di accessibilità per il potenziale viaggiatore. Il sistema territoriale calabrese è piuttosto esteso e molto differenziato dal punto di vista morfologico; a parte le zone costiere, molte aree interne e montane non sono agevoli da raggiungere. Occorre pertanto potenziare sia i servizi di trasporto sulle relazioni con l'esterno (servizi marittimi, voli aerei, ferrovie, bus turistici), sia i servizi interni di raccordo fra i nodi primari e le singole realtà territoriali (mezzi pubblici, servizi a noleggio, servizi informativi, ecc.).

Alcuni degli itinerari analizzati potrebbero assumere la connotazione di Cammini europei consolidati, come il Cammino di Santiago di Compostela e la Via Francigena; azioni e risorse specifiche dovrebbero essere dirette a un progetto di integrazione Trasporti/Territorio in grado di rivitalizzare il sistema insediativo (borghi antichi), alla valorizzazione del sistema di accoglienza e di ricettività, alla proposta di pacchetti integrati di esperienze turistiche innovative ed originali, in modo da attrarre consistenti flussi turistici, inducendo forme di crescita sul sistema socio-economico, in linea con il Piano straordinario della mobilità turistica 2017-2022 del Ministero delle Infrastrutture e dei Trasporti.

4. Conclusioni

In Italia sono oltre seimila i piccoli centri a rischio di spopolamento, tra comuni e agglomerati situati in zone di grande valore naturalistico, parchi e aree protette; oltre duemila sono in stato di abbandono. Piccoli, marginali, periferici, territori minori che rappresentano un'occasione e una speranza per avviare nuovi modelli di sviluppo sostenibile, fondati su un nuovo umanesimo e su una visione del futuro improntata alla sostenibilità ambientale, all'inclusione e all'equità sociale. I borghi delle aree interne stanno assumendo nuova attrattiva per viaggiatori e nuovi residenti, specialmente al Sud. Nuovi messaggi culturali si vanno affermando su questa dimensione attraverso le opinioni di urbanisti, paesaggisti, paesologi, archistar, ambientalisti, amministratori. E la rigenerazione urbana, i ritmi lenti, la salubrità dei luoghi, il contatto con la natura, stanno migliorando la qualità della vita di piccole comunità. In tanti borghi si rilevano presenze significative di artisti, tecnici, umanisti, che operano per contribuire a creare le condizioni per vivere al meglio nelle aree interne. Una rete estesa di Sentieri e Cammini come quella presente in Calabria può rappresentare un sistema base di comunicazione locale, percorribile a piedi o in bicicletta, ma anche una risorsa notevole per facilitare l'accoglienza di viaggiatori provenienti da altre regioni e dare consistenza ad una economia turistica dall'enorme potenziale. Il paper propone una vision di prospettiva in questa direzione, attraverso un'analisi sistematica delle componenti di tale sistema.

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LogiCal - la porta di accesso all'esplorazione grafica dei risultati del POR Calabria 2014/2020 Fesr-Fse

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Abstract:
In the 2014/2020 ESI Funds programming cycle, the Regions have undertaken to ensure greater transparency and stronger involvement of citizens and economic and social partners in the implementation, monitoring and evaluation of operational programs.
In the belief that greater awareness of the values and objectives of regional policies and the relative availability of data in an open format is the main lever for exercising the right of European citizenship and feeling closer and more involved in the management of public administration.
The explication and measurability of the expected results determine the need to adopt tools which, starting from physical and financial advancement, make it possible to acquire, analyze and communicate, within the Administration, to civil society and to the socio-economic partnership , timely information on the overall performance of the implementation of the Program (progress / deviations from the predetermined results, identification and management of risks, level of overcoming of conditionalities, etc.) in relation to changes in the reference context. To accomplish this task, the Calabria Region, as part of the 2014/2020 programmatic cycle, has decided to develop LogiCal: a platform that, through the consultation of dynamic graphics, supports citizens in "reading" the results achieved by the ROP Actions, retracing the logic of the intervention underlying the Program.
LogiCal is a betapemanent web monitoring platform for program control, designed to allow users to verify if the actions of the ROP are producing the expected results in terms of improving the quality of life of citizens. The current version of LogiCal (available on the portal of the Unitary Planning Department of the Calabria Region) allows the dynamic display of over 300 indicators and related metadata. To do this, and return a clear and complete reading of the data, LogiCal is divided into 3 sections:
1. Result indicators of the POR Calabria 14 / 20- FESR Fund.
2. Indicators of the Intelligent Specialization Strategy - S3.
3. Territorial indicators.

Keywords: ESIFunds ; measurability ; dynamic graphics; monitoring platform ; expected results;

1. Introduzione

Nel ciclo di programmazione 2014/2020 dei fondi SIE, le Regioni si sono impegnate a garantire una maggiore trasparenza e un più forte coinvolgimento dei cittadini e delle parti economiche e sociali nell'attuazione, sorveglianza e valutazione dei programmi operativi.

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Alla luce di questo principio, la Strategia di Comunicazione POR Calabria FESR FSE 2014/2020 ha inteso perseguire nella sua attuazione le seguenti priorità:

- Trasparenza: la strategia deve garantire trasparenza e accessibilità alle opportunità offerte e alle informazioni su come le risorse sono utilizzate.
- Conoscenza: si dovranno diffondere i risultati attesi e raggiunti, comunicando il ruolo dell'Unione Europea nel sostenere lo sviluppo innovativo e sostenibile della società regionale.
- Dialogo: riduzione della distanza tra istituzione e cittadini promuovendo il dialogo tra cittadini e responsabili delle politiche.

Nella convinzione che una maggiore consapevolezza relativa a valori e obiettivi delle politiche regionali e la relativa disponibilità dei dati in formato aperto sia la leva principale per di esercitare il diritto di cittadinanza europea e sentirsi più vicini e partecipi della gestione della pubblica amministrazione.

L'esplicitazione e la misurabilità dei risultati attesi determinano la necessità di adottare strumenti che, a partire dall'avanzamento fisico e finanziario, permettano di acquisire, analizzare e comunicare, all'interno dell'Amministrazione, alla società civile e al partenariato socio-economico, informazioni puntuali sulle performance complessive dell'attuazione del Programma (avanzamenti/scostamenti rispetto ai risultati prefissati, identificazione e gestione dei rischi, livello di superamento delle condizionalità, ecc..) in relazione alle evoluzioni del contesto di riferimento.

Raccogliere i dati non basta!

Vanno trasformati in un valore per la comunità. Per questo la Regione Calabria ha deciso di sviluppare **LogiCal**, *la porta di accesso alla esplorazione grafica dei risultati del POR 14/20*.

Per assolvere a questo compito la Regione Calabria, nell'ambito del ciclo programmatico 2014/2020, ha deciso di far sviluppare LogiCal: una piattaforma che attraverso la consultazione di grafici dinamici supporta i cittadini nel "leggere" i risultati raggiunti dalle Azioni del POR ripercorrendo la logica dell'intervento sottesa al Programma.

LogiCal è una piattaforma web beta permanente di monitoraggio per il controllo del programma, progettata per permettere agli utenti di verificare se le azioni del POR stiano producendo i risultati attesi in termini di miglioramento della qualità della vita dei cittadini.

Si tratta dello strumento cardine del modello di monitoraggio per il controllo del programma, progettato per permettere agli utenti di verificare se le azioni del POR stiano producendo i risultati attesi in termini di miglioramento della qualità della vita dei cittadini

Gli obiettivi:

- sostenere le attività di informazione e comunicazione sui risultati del POR, coinvolgendo beneficiari, Media e Grande Pubblico;
- misurare l'andamento del POR e della S3 rispetto al raggiungimento dei target;
- disporre di informazioni per analizzare i processi e individuare azioni correttive;
- monitorare come la Calabria è posizionata rispetto agli standard di benessere BES;
- trasformare il POR in un vero patto di comunità: comprensibile da tutti.

I destinatari:

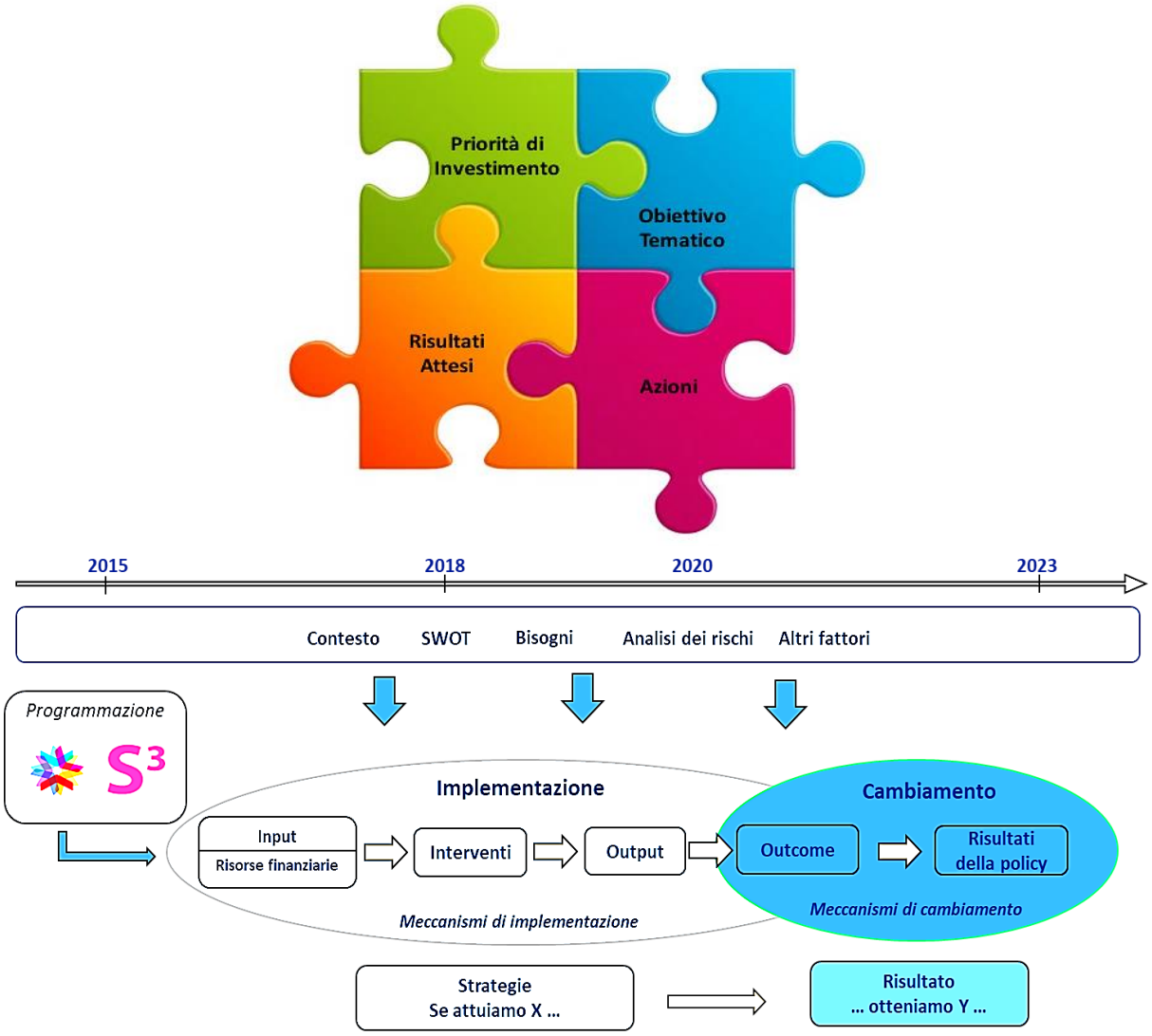
- Beneficiari potenziali ed effettivi del POR;
- Enti locali;
- Cittadini;
- Imprese;
- Professionisti;
- Associazionismo;
- Partenariato istituzionale e socio/economico;

- Media;
- Autorità di Gestione del POR;
- Dipartimenti della Regione Calabria;
- Policy maker.

I principi di base:

- Monitoraggio orientato ai risultati;
- Pieno coinvolgimento degli stakeholder;
- Apprendimento intelligente;
- Processo on-going che alimenta il sistema di conoscenza regionale;
- Condivisione in tempo reale con gli stakeholder (risultati e comportamenti).

Figura 1. *La base concettuale*

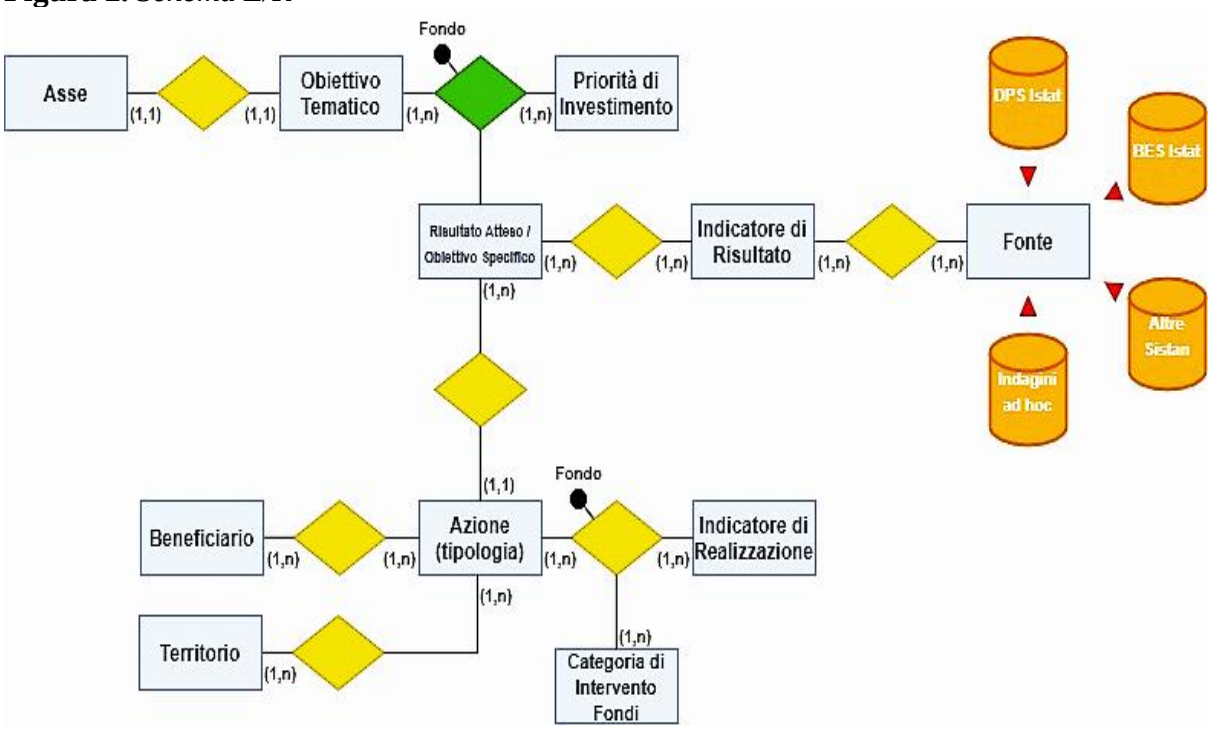


2. Infrastruttura Tecnologica

La piattaforma LogiCal è stata progettata e realizzata su un'architettura aperta web-based, capace di offrire le proprie funzionalità su due livelli distinti:

- un livello di presentazione, che gestisce tutte le interazioni degli utenti in ambiente web;
- un livello dati che fornisce accesso a una vasta gamma di fonti dati.

Figura 2. *Schema E/R*



Il livello presentazione: LogiCal fornisce tutte le sue funzionalità tramite un'interfaccia utente (dashboard) basata esclusivamente su browser web. Per l'utente è sufficiente disporre di un qualsiasi browser web per eseguire un'ampia gamma di attività, dalla lettura dei risultati raggiunti dalle azioni del Por alla creazione di reportistica standard. Ogni funzionalità viene fornita tramite il browser e, a differenza di altri strumenti, non vi sono applet da scaricare o plug-in da installare o manutenere. La piattaforma Logical fornisce le funzioni tramite un'interfaccia utente comune che con semplici comandi web consente di creare e accedere a un'ampia gamma di contenuti. Il tool Tableau, utilizzato per la creazione delle dashboard, garantisce inoltre l'accessibilità da qualsiasi dispositivo sia in ambiente desktop che in ambiente mobile.

Il livello dati: Il patrimonio informativo alla base di LogiCal presenta diversi elementi di eterogeneità dovuti perlopiù alla molteplicità delle fonti dei dati di base ed alla loro diversa struttura di archiviazione. Attraverso una serie di procedure automatizzate di data modeling, in chiave ETL (Extract Transform Load), si dà avvio alla trasformazione dei dati (selezione, normalizzazione, codifica, derivazione, matching e raggruppamento) catalogandoli omogeneamente in un'unica repository centralizzata, che diventerà il Data lake della piattaforma.

L'aggiornamento della piattaforma avviene attraverso le attività continue (con rilascio a cadenza simultanea agli aggiornamenti delle sorgenti) di procedure ETL ovvero estrazione/trasformazione/caricamento, mirate ad automatizzare la raccolta dei dati, della loro successiva organizzazione e centralizzazione in un unico repository (data lake) per ognuna delle dashboard.

Le banche dati sorgenti del tool sono individuate in:

- Banca dati indicatori territoriali per le politiche di sviluppo – DPS Istat;
- Indicatori del BES – Istat;
- Indagini ad hoc – Regione Calabria;
- altri enti Sistan (SINAB, Unioncamere, etc..).

Il tool utilizzato per l'implementazione fisica delle dashboard è la versione public di Tableau.

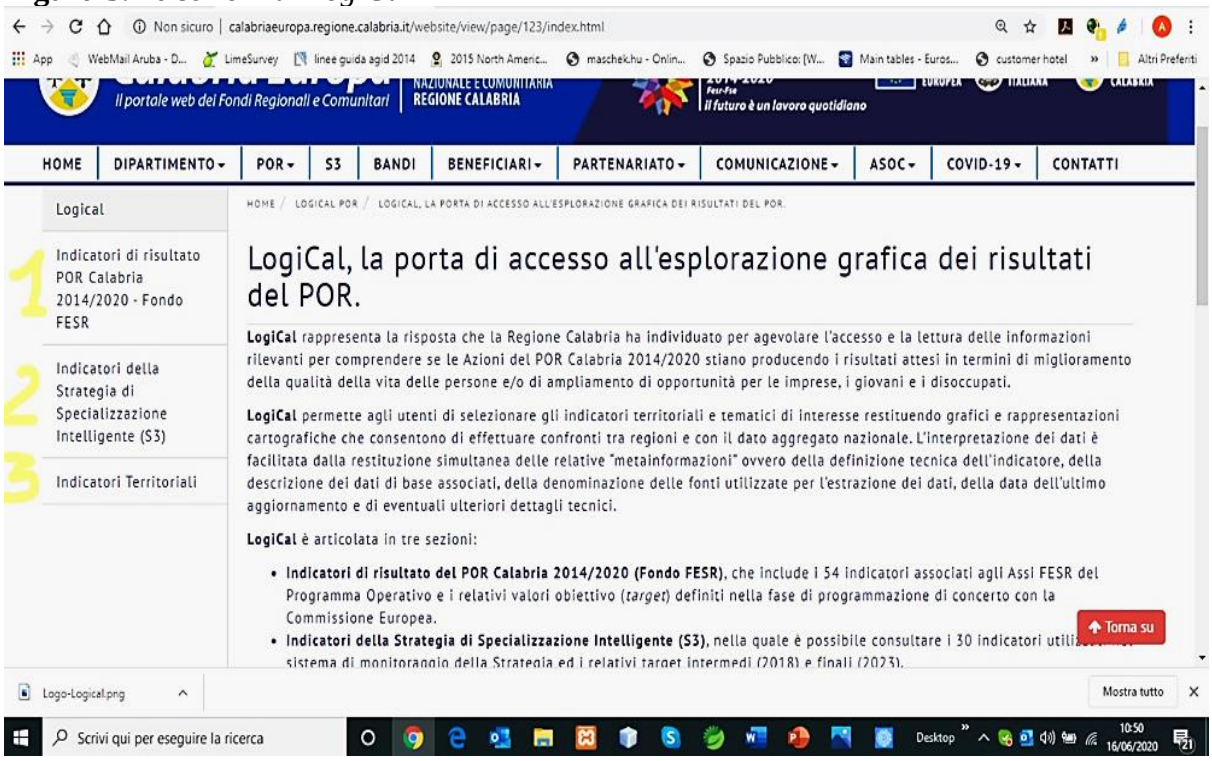
3. Navigazione della piattaforma

La versione attuale di LogiCal (consultabile sul portale del Dipartimento Programmazione Unitaria della Regione Calabria) permette la visualizzazione dinamica di oltre 300 indicatori e dei relativi metadati.

Per farlo, e restituire una lettura chiara e completa dei dati, LogiCal è articolata in 3 sezioni:

1. Indicatori di risultato del POR Calabria 14/20- Fondo FESR. Include 54 indicatori associati agli Assi FESR.
2. Indicatori della Strategia di Specializzazione Intelligente - S3. Riguarda 30 indicatori collegati alla Strategia e i relativi target intermedi (2018) e finali (2023) (con la S3 la Regione Calabria ha definito un insieme di azioni per il rafforzamento competitivo del sistema economico).
3. Indicatori territoriali. Riporta, per gli 11 Obiettivi Tematici della Politica di coesione, 363 indicatori utili per misurare le dinamiche che interessano il sistema economico e sociale regionale anche in relazione allo stato di benessere e progresso della società (BES).

Figura 3. *Le sezioni di LogiCal*

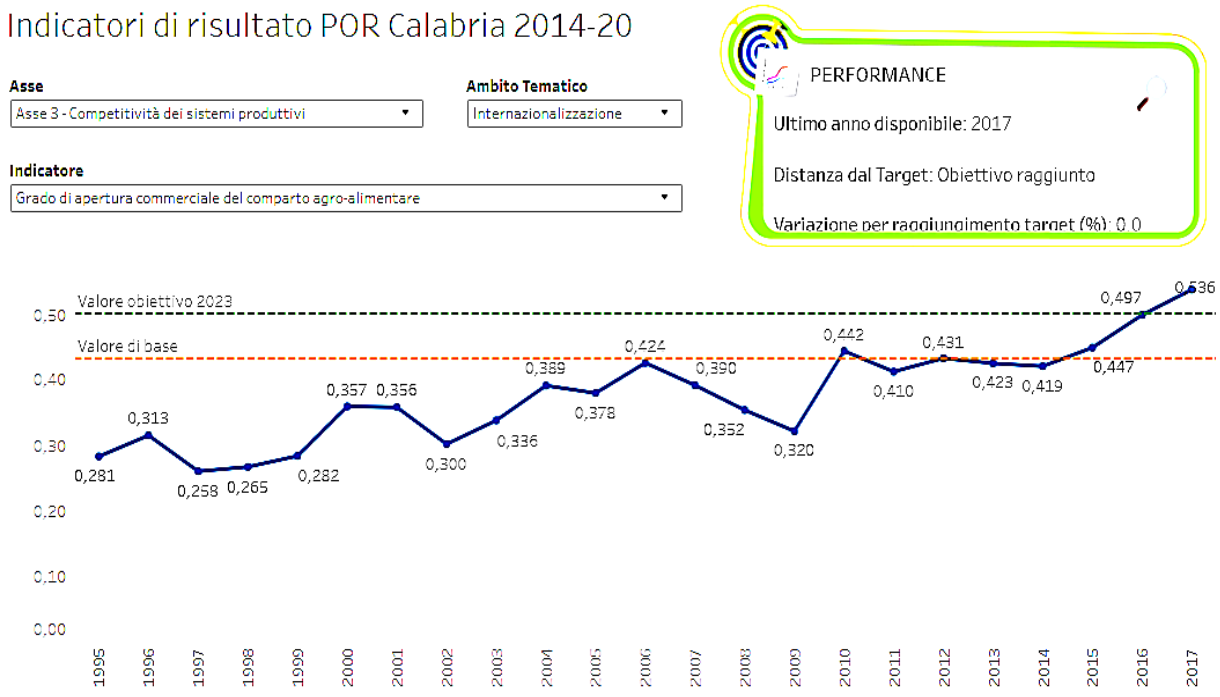


La prima sezione consente la visualizzazione degli indicatori di risultato FESR che sono stati selezionati ed inseriti nella programmazione 14/20 della Regione Calabria.

Una breve introduzione aiuta l'utente a comprendere il ruolo e l'importanza degli indicatori di risultato. Per accedere alla rappresentazione grafica degli indicatori basta cliccare su "Visualizza gli indicatori di risultato".

La dashboard così restituita ci dà la possibilità di visualizzare per ogni asse FESR del programma operativo regionale, l'andamento temporale dell'indicatore. Le interrogazioni possibili sono formulabili attraverso una selezione dinamica a cascata cioè partendo dalla scelta dell'asse FESR è possibile selezionare l'ambito tematico di pertinenza e successivamente l'indicatore di risultato connesso.

Figura 4. *Dashboard Indicatori di risultato POR*



Una volta selezionato l'indicatore, la dashboard ne visualizzerà la serie storica. Oltre all'andamento nel tempo sono presenti inoltre due rette aggiuntive:

- la prima, cioè quella arancione, che rappresenta la baseline, ossia il valore dell'indicatore all'avvio del programma operativo e che costituisce il nostro punto di partenza;
- la seconda, invece di colore verde, rappresenta il traguardo che si vuole raggiungere entro il 2023.

Nella parte inferiore della dashboard è presente la sezione dei metadati, ossia una sezione descrittiva che contiene informazioni utili per una corretta interpretazione dell'indicatore e che aiutano l'utente alla lettura del dato. Viene specificato in particolare qual è la definizione tecnica dell'indicatore, quali sono i dati di base associati all'indicatore, la fonte che ha rilasciato il dato nonché eventuali altre note che forniscono ulteriori dettagli tecnici sull'indicatore stesso.

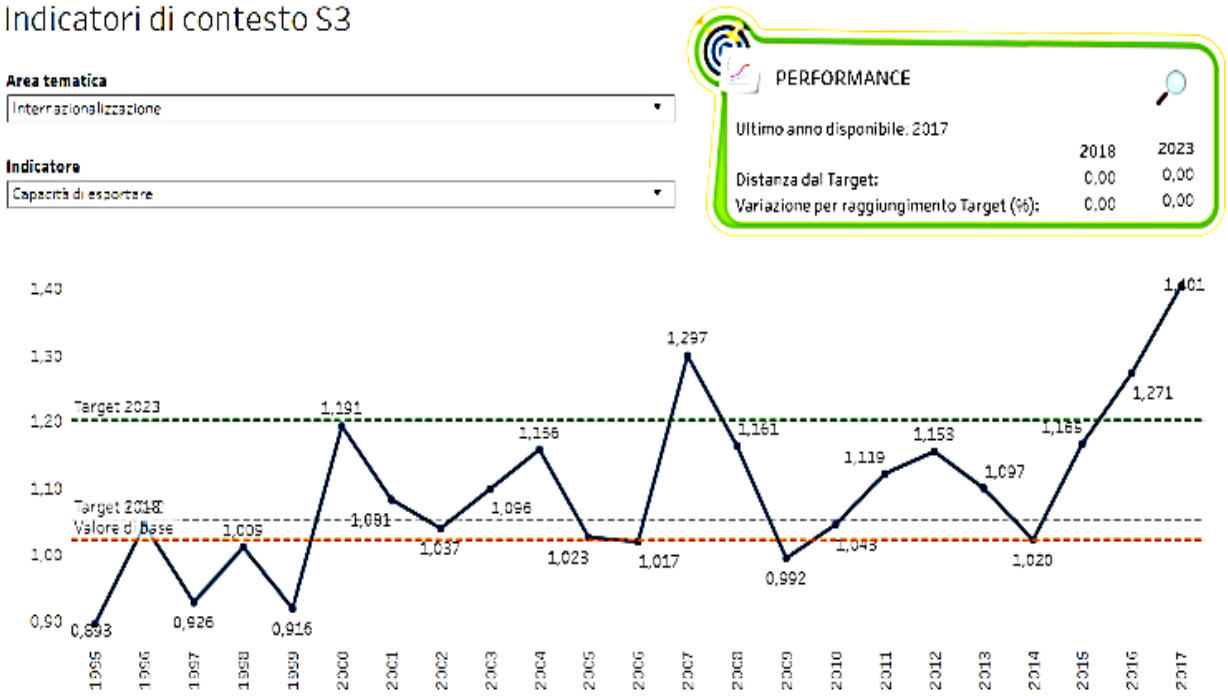
È presente inoltre, in alto a destra, un piccolo prospetto riepilogativo che fornisce una sintesi per quanto concerne l'efficacia stessa dell'indicatore, oltre all'informazione relativa all'ultimo aggiornamento dell'indicatore viene riportata la distanza dal target, intesa come differenza in valore assoluto tra l'ultimo valore disponibile il valore obiettivo 2023 e la variazione per il raggiungimento del target, cioè lo sforzo in termini percentuali ancora necessario per raggiungere il target di fine periodo.

La seconda macro sezione di LogiCal, riguarda gli indicatori della S3. Ossia della Strategia di Specializzazione Intelligente, lo strumento scelto dalla Commissione Europea per migliorare l'efficacia in materia di Ricerca ed Innovazione. A seconda degli obiettivi programmati la strategia S3 comprende tre diverse tipologie di indicatori. LogiCal permette la visualizzazione di tutte e tre le tipologie di indicatori.

Se vogliamo, per esempio, analizzare gli indicatori di contesto basta cliccare sulla sezione corrispondente, e a seconda dell'area tematica selezionata verranno visualizzati gli indicatori di contesto inseriti nella strategia. Il grafico mostra l'evolversi dell'indicatore nel corso del tempo.

Per la strategia S3, oltre alla baseline e al target 2023 quindi di fine periodo, è presente un target intermedio da raggiungere entro il 2018.

Figura 5. *Dashboard S3*



Anche in questa dashboard sono presenti le solite sottosezioni che forniscono informazioni aggiuntive e relative alla performance dell'indicatore. Cliccando invece su "Visualizza gli indicatori di risultato" accediamo alla dashboard relativa agli indicatori di risultato S3.

In base all'obiettivo tematico scelto il sistema elencherà gli indicatori inseriti nella strategia e ne consentirà la visualizzazione con i relativi baseline, target 2018 e target 2023.

Infine, per poter visualizzare l'andamento e le performance degli indicatori di impatto S3, basterà cliccare sull'apposita icona "Visualizza gli indicatori di impatto"

La terza ed ultima macro sezione di LogiCal raccoglie tutti quegli indicatori utili a poter formulare un'analisi di contesto più esaustiva a livello territoriale.

È suddivisa in due sottosezioni:

- la prima contenente tutti gli indicatori forniti dal DPS Istat e considerati fondamentali per il monitoraggio delle politiche pubbliche;
- mentre la seconda racchiude quegli indicatori relativi al benessere equo e sostenibile ossia quel gruppo di indicatori, forniti sempre dall'Istat, ma che hanno l'obiettivo di valutare il progresso di una società non soltanto dal punto di vista economico ma anche dall' aspetto sociale e ambientale. Tali indicatori sono stati riclassificati secondo gli undici obiettivi tematici individuati dalla Commissione Europea per la programmazione attuale 14/20.

Cliccando su "Visualizza gli indicatori DPS Istat" si accede ad una dashboard organizzata sotto due chiavi di lettura diverse: una relativa al posizionamento della Calabria e l'altra relativa all'evoluzione temporale.

Nel primo caso la dashboard, in funzione dell'indicatore scelto, che può essere filtrato per obiettivo tematico e tema, ci restituisce il ranking regionale ed un cartogramma collegato che ne esalta il posizionamento anche a livello cromatico. Tale confronto al momento è settato per l'ultimo anno disponibile dell'indicatore.

Anche in questa visualizzazione è presente la stessa struttura di metadatazione vista nelle precedenti dashboard.

Figura 6. *Dashboard Indicatori territoriali - posizionamento*

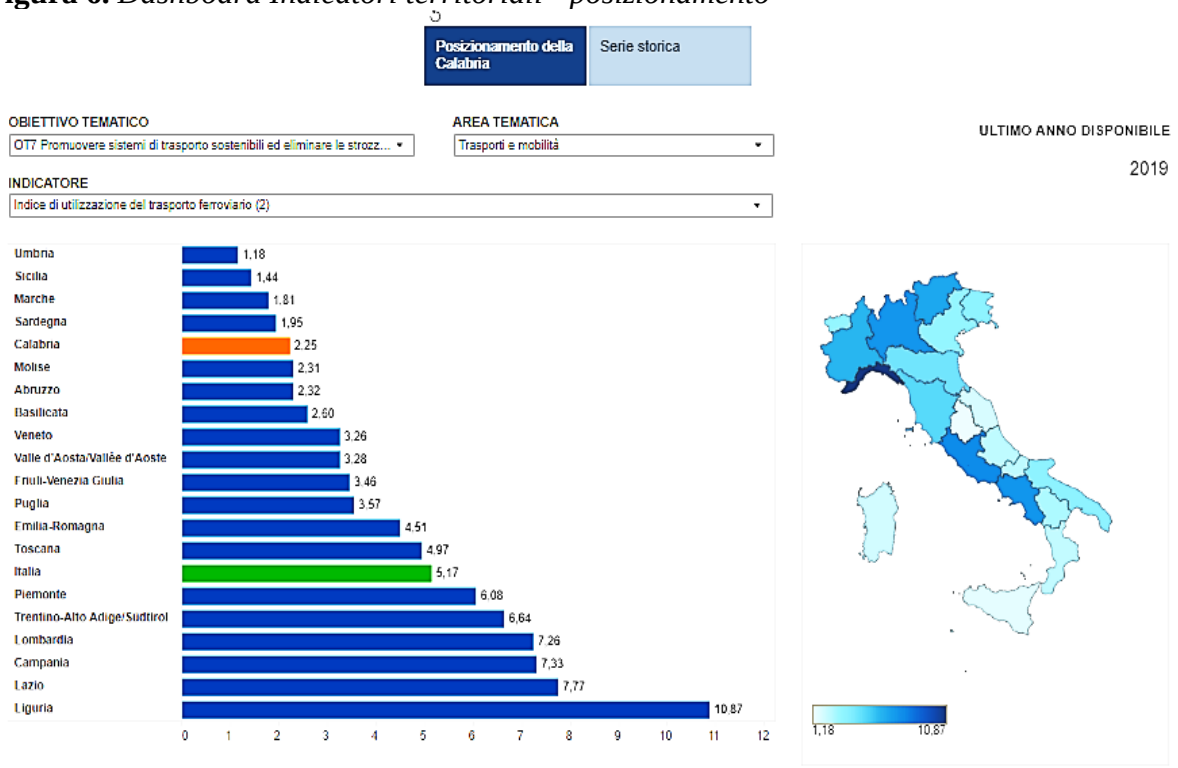
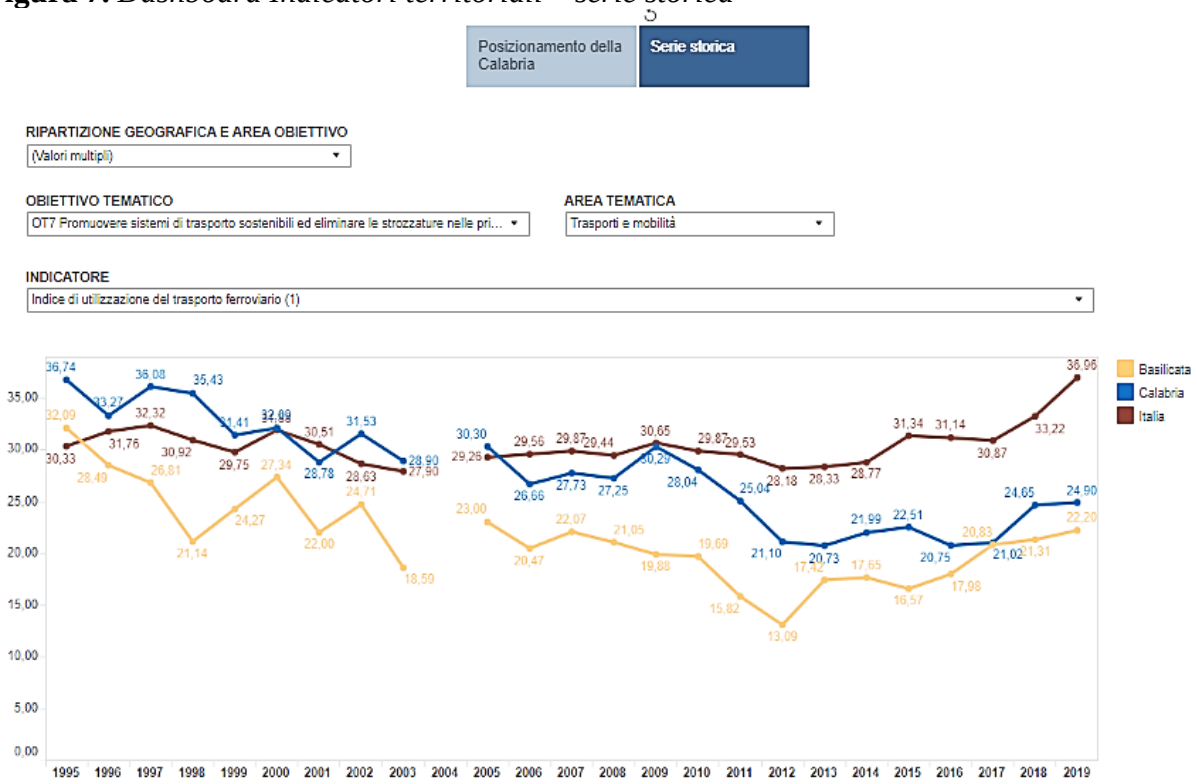


Figura 7. *Dashboard Indicatori territoriali – serie storica*



La seconda chiave di lettura invece permette la visualizzazione della serie storica dell'indicatore con la possibilità di poterla mettere a confronto con le altre regioni italiane nonché con le altre ripartizioni territoriali utilizzate nelle precedenti programmazioni.

Analoga è la struttura di visualizzazione scelta per gli indicatori del BES ossia quegli indicatori che tendono a misurare la qualità della vita bypassando quella che la logica legata al Pil.

Pertanto, cliccando su "Visualizza gli indicatori BES" si accede ad una dashboard che ripercorrendo la stessa struttura logica delle precedenti ci restituisce tutti gli indicatori BES per i quali è stato possibile la riclassificazione per obiettivo tematico.

Figura 8. *Dashboard Indicatori Bes – posizionamento*

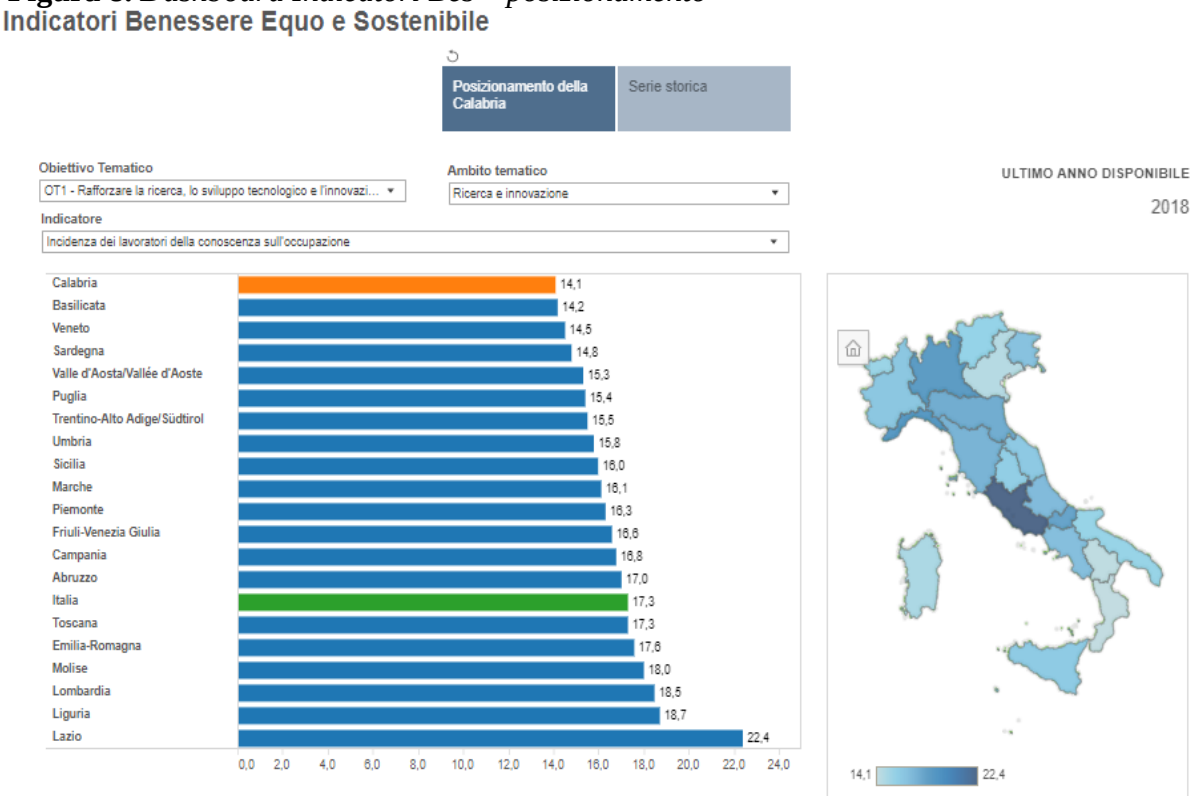
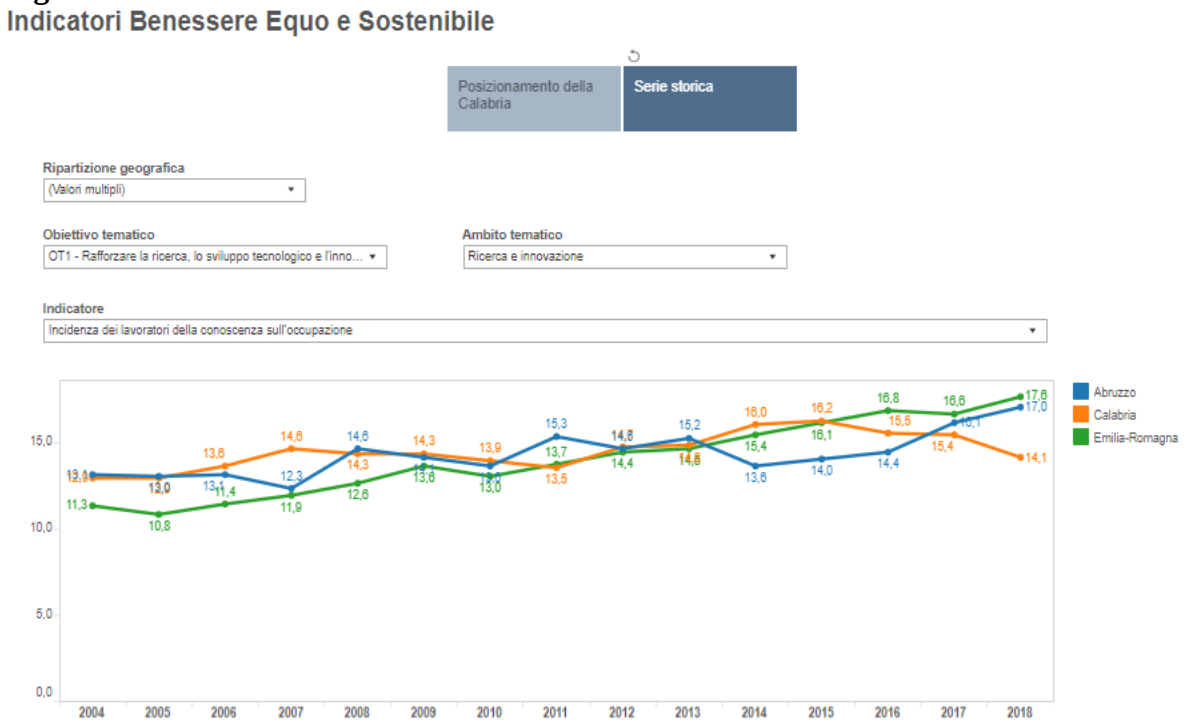


Figura 9. *Dashboard Indicatori Bes – serie storica*



4. Conclusioni

LogiCal rappresenta lo strumento principe del modello di monitoraggio per il controllo del programma, progettato per permettere agli utenti di verificare se le azioni del POR stiano producendo i risultati attesi in termini di miglioramento della qualità della vita dei cittadini. Naturalmente è sintesi di un sistema complesso che si evolve quotidianamente insieme ad un accrescimento continuo delle fonti di informazioni. Per il futuro l'obiettivo principale sarà voler rispondere, in modalità "always beta", a 5 sfide comunicative:

- Stabilire un patto tra amministrazione e cittadini;
- Costruire una palestra di cittadinanza attiva;
- Costruire una piattaforma abilitante;
- Innovare la tecnologia;
- Un'amministrazione sempre più trasparente.

Webography

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Definizione di attività aziendale secondo l'IFRS 3 e creazione di valore condiviso

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Abstract: The European Parliament amended the IFRS 3 international accounting standard relating to "business combinations" through Regulation (EU) 2020/551.
The purpose of this research is to clarify how the definition of business value creation is enriched for oneself and for the environment and the surrounding society, also following the changes made to the concept of business activity. The interest in this topic arises from the fact that in practical application difficulties are often encountered in the very definition of "business activity".
An integrated set of activities and goods must encompass two fundamental elements: the factors of production and the processes applied to these factors. What is important to emphasize is that a business activity does not necessarily have to include all the production factors or all the processes employed by the seller in conducting this business.
The paper will examine the modification of the definition of a business activity and will focus on understanding when an acquired process is substantial.
Subsequently, the concept of creating company value will be analysed in a perspective and shared vision. Shared value is a strategic approach that looks to corporate sustainability to maximize the creation of joint value for both the company and the stakeholders by focusing on specific areas of activity with greater potential. The enterprise cannot ignore a healthy social and territorial context and collaborating to obtain it is part of its objectives.
The analysis will conclude with some reflections on the introduction of the integrated report that allows decision makers to highlight future opportunities for the company and not just previous performances and to improve the representation of risk factors, constantly evaluating and monitoring them.

Keywords: Business Activity; IFSR; Shared Value; Integrated Report; Production Factors; Business Process

JEL Classification: *G01; H12; M10; M21; M41*

Premessa

Lo scopo di questa ricerca è quello di chiarire come si arricchisce la definizione di creazione di valore dell'impresa per sé e per l'ambiente e la società circostante, anche a seguito delle modifiche apportate al concetto di attività aziendale al tempo della pandemia da Covid-19.

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1. Covid-19 e modelli organizzativi di business

L'emergenza epidemiologica Covid-19 è una sfida globale che richiede a ricercatori, responsabili politici e governi di affrontare molteplici aspetti che vanno ben oltre le implicazioni di questa pandemia per la salute e il benessere. Proprio come gli *Obiettivi di sviluppo sostenibile* delle Nazioni Unite richiedono di concentrarsi sulle connessioni tra i settori della politica di sviluppo, la pandemia ha messo in luce le complesse interdipendenze globali che sono alla base delle economie e ha evidenziato le faglie nelle strutture sociali che perpetuano le disuguaglianze etniche, economiche, sociali e di genere (Lambert e al, 2020).

La pandemia da coronavirus ha avuto un grande impatto sulla continuazione delle attività economiche. Il danno a livello di produzione che si sta definendo, anzi, metterà a dura prova le piccole e grandi imprese. I bilanci per l'esercizio 2019 sono stati approvati dalle società senza una chiara percezione dei mesi avvenire, considerando che la diffusione del virus è ancora in atto a livello globale e i governi continuano a cercare le opportune soluzioni per combattere l'emergenza sanitaria e allo stesso tempo rilanciare l'economia mondiale (FNC, SIDREA, 2020).

La diffusione del virus SARS-CoV-2 ha stravolto le abitudini quotidiane di ogni singola persona e allo stesso tempo ha determinato la chiusura di molte attività industriali, compromettendo così la capacità produttiva e di approvvigionamento di alcune filiere nazionali ed internazionali.

La globalizzazione e l'espansione del commercio internazionale hanno trasformato profondamente le catene produttive, di modo che le imprese si sono orientate verso un modello improntato sulla esternalizzazione della produzione. Si è sviluppato così un processo di delocalizzazione che ha favorito considerevoli economie di scala, ha consentito di ridurre i costi per le imprese, ha portato alla creazione di filiere lunghe e frammentate, tutte interdipendenti tra loro (Provasi, 2004; Koulopoulos e Roloff, 2006; Meo Colombo e Pellicelli, 2013; Mella e Gazzola, 2017; Pellicelli, 2018). Queste tipologie di filiere si sono dimostrate fragili di fronte al verificarsi di eventi straordinari e imprevedibili, come la pandemia di Covid-19, che ha bloccato improvvisamente la produzione e l'intera filiera.

Ciò ha comportato la rivalutazione dell'importanza dell'impiego di fonti di approvvigionamento interne o comunque geograficamente più vicine.

Un simile percorso non è privo di ostacoli soprattutto in quelle realtà economiche che, anche prima dell'attuale crisi, presentavano deficit tecnologici e innovativi. In Italia molte imprese hanno mostrato grandi difficoltà a crescere per linee interne, poiché caratterizzate da una carenza strutturale derivante, principalmente, dalle loro ridotte dimensioni.

Per affrontare l'emergenza Covid-19 e le misure restrittive imposte dalle Istituzioni diverse società hanno ripensato il loro modo di lavorare orientandosi verso forme di collaborazione in sinergia per mantenere attiva la produzione della filiera e garantire la qualità dei propri prodotti e servizi verso i clienti (Rizzo, 2020).

Per fronteggiare le crisi economiche possono risultare utili criteri di organizzazione, collaborazione e solidarietà solo mediante aggregazioni. La situazione economica post Covid induce ad adottare modelli di business di collaborazione e di aggregazione tra imprese per affrontare la sfida dell'innovazione che l'emergenza sanitaria ha accelerato.

2. Le aggregazioni aziendali

L'IFRS3 stabilisce che un'aggregazione aziendale consiste nell'unione di entità o attività aziendali distinte in un'unica entità tenuta alla redazione del bilancio. Il risultato di quasi tutte le aggregazioni aziendali è costituito dal fatto che una sola entità (l'acquirente), ottiene il controllo di una o più attività aziendali distinte (l'acquisito). Se un'entità ottiene il controllo di una

o più entità diverse dalle attività aziendali, l'accorpamento di tali entità non costituisce una aggregazione aziendale (Dezzani e al, 2019). Per controllo deve intendersi il potere di governare le politiche economiche e finanziarie di una entità al fine di ottenere i benefici dalle sue attività (IAS 27).

Il Parlamento europeo ha modificato il principio contabile internazionale IFRS 3 attraverso il regolamento (UE) 2020/551 del 21 aprile 2020 per la parte relativa alla definizione di attività aziendale che va intesa come "un insieme integrato di attività e beni che può essere condotto e gestito allo scopo di fornire beni o servizi ai clienti e che genera proventi da investimento (quali dividendi o interessi) o altri proventi da attività ordinarie" (Gazzetta Ufficiale dell'Unione europea, 2020).

Un'attività è composta da tre elementi:

- *fattori di produzione*: le risorse economiche che creano o contribuiscono alla creazione di produzione utilizzate in uno o più processi. Tra gli esempi vi sono attività non correnti (incluso attività immateriali o diritti di utilizzo di attività non correnti), proprietà intellettuale, la capacità di avere accesso ai materiali o ai diritti necessari, compresa la forza lavoro organizzata (competenze, conoscenze o esperienza per eseguire un processo);
- *processo*: qualsiasi sistema, standard, protocollo, convenzione o regola che, se applicato ai fattori di produzione, crei produzione o sia in grado di contribuire alla creazione di produzione. Tra gli esempi vi sono processi di gestione strategica, processi operativi e processi di gestione delle risorse. Generalmente questi processi sono documentati, ma la capacità intellettuale di una forza lavoro organizzata che disponga delle competenze e dell'esperienza necessarie in base alle regole e alle convenzioni può fornire processi tali da poter essere applicati a fattori di produzione e creare produzione (contabilità, fatturazione, libro paga e altri sistemi amministrativi generalmente non sono processi utilizzati per creare produzione);
- *produzione*: il risultato di fattori di produzione e processi applicati ai fattori di produzione che forniscono beni o servizi ai clienti, generano proventi dell'investimento (quali dividendi o interessi) o generano altri proventi da attività ordinarie.

Ciò che emerge dalla definizione è che la presenza della produzione non è indispensabile affinché un insieme integrato di attività e beni costituisca un'attività aziendale, mentre due sono gli elementi fondamentali: i fattori di produzione e i processi applicati a tali fattori. Un'attività aziendale non deve necessariamente comprendere tutti i fattori di produzione o tutti i processi impiegati dal venditore nella conduzione di tale attività aziendale, ma almeno un fattore di produzione e un processo sostanziale che insieme contribuiscano in modo significativo alla capacità di creare produzione.

Se un insieme acquisito di attività e beni ha una produzione, il fatto che continui a generare ricavi non è di per sé indicativo del fatto che ci sia stata acquisizione sia di un fattore di produzione che di un processo sostanziale.

La natura degli elementi di un'attività aziendale varia in base al settore industriale e alla struttura delle attività operative di un'entità, inclusa la fase di sviluppo. Le attività aziendali consolidate spesso hanno diversi tipi di fattori di produzione, di processi e di produzione, mentre le attività aziendali di nuova costituzione presentano spesso fattori di produzione e processi ridotti e talvolta un'unica produzione (prodotto). Quasi tutte le attività aziendali hanno passività, ma un'attività aziendale non deve necessariamente avere passività. Inoltre, un insieme acquisito di attività e beni che non è un'attività aziendale potrebbe avere passività.

Per determinare se un particolare insieme di attività e beni costituisce un'attività aziendale, si deve valutare se un operatore di mercato può condurre e gestire tale insieme integrato come un'attività aziendale. Pertanto, per valutare se un particolare insieme è un'attività aziendale, è irrilevante se il venditore ha condotto l'insieme come un'attività aziendale o se l'acquirente intende condurre l'insieme come un'attività aziendale.

3. Creazione di valore condiviso

Michael E. Porter e Mark R. Kramer (2006; 2011) hanno introdotto il concetto di "creazione di valore condiviso" (o shared value) inteso come insieme delle politiche e delle pratiche operative che rafforzano la competitività di un'azienda migliorando nello stesso tempo le condizioni economiche e sociali delle comunità in cui opera. Si tratta di individuare il collegamento tra benessere sociale e successo economico.

Il valore condiviso è un approccio strategico che contempla la sostenibilità aziendale per massimizzare la creazione di valore congiunto per le società e gli stakeholder concentrandosi su aree specifiche di attività con un potenziale maggiore. L'impresa deve sentirsi parte integrante del territorio e, pertanto, deve mirare a valorizzarlo e non sfruttarlo per i suoi obiettivi. La creazione di valore condiviso non significa redistribuire i profitti dell'impresa per devolverli a determinate cause sociali, ma dotare la società di strumenti e conoscenze per migliorare la propria condizione e creare valore essa stessa (Kramer e Pfister, 2016).

In tempi di pandemia da coronavirus molte imprese hanno riscoperto l'importanza di riconcepire prodotti e mercati, ridefinire la produttività nella catena del valore, facilitare lo sviluppo di cluster locali (Porter e Kramer, 2011).

Il valore condiviso mira a creare valore sociale attraverso le funzioni aziendali, creando contemporaneamente valore economico per se stessa.

L'emergenza sanitaria ha dimostrato che sono necessari nuovi modelli di gestione della crisi per creare valore, attraverso l'accelerazione e la trasformazione digitale. Sarà fondamentale un approccio collaborativo di tutti gli stakeholder delle aziende per risolvere problemi comuni.

Per sopravvivere, le aziende devono sviluppare attività resilienti che siano più resistenti a qualsiasi forma di attacco. Le imprese industriali devono quindi procedere con lo sviluppo di strategie guidate dai servizi, concependo offerte di prodotti-servizi digitali mantenendo la loro conoscenza industriale e la posizione acquisita da decenni di concorrenza nel dominio dell'ingegneria (Fraser, 2019). Si fa sempre più largo il modello di servitizzazione, intesa come un processo che comporta l'innovazione nelle capacità e nei processi di un'impresa, in modo che essa possa meglio creare valore, per il cliente e per l'impresa stessa, passando dalla vendita di prodotti alla vendita di sistemi di prodotto-servizio (Neely, 2009; Raimondi, 2011).

Pertanto, la servitizzazione digitale può essere vista come una strategia per esplorare come i cambiamenti radicali e le risorse (digitali) aggiuntive, che potrebbero essere meno influenzate da determinate crisi, dovrebbero essere prima sviluppate e poi sfruttate (Rapaccini e al., 2020).

La pandemia Covid-19 non può essere considerato un "cigno nero" (Taleb, 2007), bensì un evento prevedibile, poiché i focolai di malattie infettive sono inevitabili, anche se molte aziende e governi erano impreparati ai drammatici effetti sull'offerta e sulla domanda.

L'Organizzazione mondiale della sanità (OMS) ha considerato l'emergenza sanitaria pubblica su scala internazionale, con uno shock ad ampio effetto collaterale, con un impatto sia sui governi che sulle imprese, e sui rispettivi bilanci, e con un inevitabile corollario d'interruzioni e moltiplicazione dei rischi senza precedenti.

Le aziende devono avere tra le priorità la continuità aziendale, una valutazione sull'affidabilità della propria catena di approvvigionamento, la liquidità a breve termine e la riorganizzazione del lavoro interno guardando a nuovi strumenti di lavoro flessibile, agile, da remoto, ovvero, telelavoro e *smart-working* (Latini, 2020). L'attuale situazione emergenziale lascerà un'eredità concettuale e organizzativa pesante sul modello organizzativo dell'azienda del futuro.

L'introduzione del report integrato permette ai *decision makers* di evidenziare le opportunità future per l'impresa e non solo le precedenti performance e di migliorare la rappresentazione dei fattori di rischio, valutandoli e monitorandoli costantemente (La Torre e al., 2018).

L'emergenza da Covid-19 è una sfida globale che richiede a ricercatori, responsabili politici e governi di affrontare molteplici dimensioni che vanno ben oltre le implicazioni di questa

pandemia per la salute e il benessere. La pandemia ha messo in luce le complesse interdipendenze globali che sono alla base delle economie ed evidenziato le faglie nelle strutture sociali che perpetuano le disuguaglianze etniche, economiche, sociali e di genere.

Pertanto, si potrebbe cogliere l'occasione per stimolare il pensiero riflessivo sull'etica aziendale come veicolo per promuovere la creazione di valore condiviso e ottimizzare la sua distribuzione tra gli stakeholder. Ciò potrebbe portare ad una coevoluzione sistemica complessiva. D'altra parte, tuttavia, c'è il rischio che la minaccia di crisi sistemiche dovute a covid-19 possa implicare una risposta di lotta o fuga che ridurrebbe il valore della sostenibilità a favore della creazione di profitto. Ciò riporterebbe indietro nel tempo i risultati raggiunti fino ad ora verso la sostenibilità. I *policy maker* hanno la responsabilità di guidare il sistema economico verso lo scenario migliore, tenendo presente l'importanza della sua dimensione sociale e ambientale.

Il presente lavoro rappresenta un'analisi preliminare che proseguirà nello studio delle strategie e dei comportamenti che imprenditori e consumatori assumeranno, tenendo conto delle diverse forme di digitalizzazione dei servizi.

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Il principio di continuità aziendale nella redazione del bilancio: alcune riflessioni nell'attuale situazione di emergenza sanitaria

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Abstract: Going concern is a prerequisite for the drawing up of the annual financial statements required by the rules of the civil code, by national and international accounting standards. In the literature there has been an extensive discussion on the prospect of going concern and corporate doctrine believes it preferable that it should be concretely ascertained and not only affirmed. The purpose of this research is to highlight the differences in interpretation between civil law, OIC and IAS, also in light of the current COVID-19 pandemic.
The current global economic context is going through a period of crisis for which it is difficult to predict the timing of recovery due to the uncertainties of the health emergency. Going concern is the prerequisite on the basis of which, in drawing up of the annual financial statements, the company is normally considered capable of continuing to carry out its business in the foreseeable future. If, on the other hand, future prospects do not allow the adoption of the going concern assumption, it is clear that the company balance sheet will assume values based on completely different considerations than the business continuity hypothesis. In particular, IAS 1 requires an enterprise to prepare financial statements with a view to going on with business, unless management intends to liquidate the entity or discontinue its business within twelve months. Even OIC 11 provides that in the drawing up of the annual financial statements, the company management will evaluate in perspective the ability of the company to continue to constitute a functioning economic complex intended for the production of income for a period of at least twelve months from the date of the financial statements. OIC 11 also provides that in the presence of significant uncertainties regarding this capacity, after the closing date of the financial statements, it must be drawn up in the perspective of going concern with an indication in the explanatory note of the information relating to risk factors.
This work will also analyse the impact of the provisions set out in the Decree Law of 8 April 2020, no. 23 (so-called "Liquidity Decree"), which, also in order to neutralize the effects deriving from the current economic crisis, has allowed companies that before the crisis had a regular business continuity perspective to maintain this perspective also in the preparation of the relative financial statements to financial years 2019 and 2020.

Keywords: Going Concern; Financial Statements; COVID-19; OIC; IAS

JEL Classification: *G01; H12; M10; M21; M41*

Premessa

Lo scopo di questa ricerca è quello di evidenziare le differenze di interpretazione tra disciplina civilistica, principi contabili nazionali ed internazionali, anche alla luce dell'attuale pandemia per il Covid-19.

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1. L'impatto del Covid-19 sull'economia italiana

La pandemia dovuta al Covid-19 ha segnato le economie di tutti i paesi a livello globale. I diversi *lockdown* hanno di fatto prodotto numerosi danni a livello produttivo mettendo a dura prova il proseguo delle attività economiche di piccole, medie e grandi imprese.

S&P Global Ratings ha stimato per il 2020 l'eurozona un PIL in diminuzione del 7,4% e una previsione al rialzo del 6,1% per il 2021, mentre per quanto concerne l'Italia le stime sono rispettivamente del -8,9% e +6,4%.

Nel rapporto Global Economic Outlook di settembre 2020 Fitch presenta dati meno confortanti con una previsione di crescita del PIL italiano nel 2020 a -10% e per il 2021 al +5,4%.

I dati ISTAT (2020) mostrano una contrazione del PIL dal primo trimestre 2020 (-5,4%) al secondo trimestre (-12,4%) dovuta soprattutto alla diminuzione della domanda interna e al crollo degli investimenti. Nel secondo trimestre la produzione industriale nazionale ha toccato i minimi storici con l'indice che è scivolato a -17,5%.

Nel trimestre maggio-luglio 2020, le vendite al dettaglio segnano un incremento del 12,1% in valore e dell'11,5% in volume rispetto al trimestre precedente, dovuto soprattutto alle vendite dei beni non alimentari (+27,4% in valore e +26,2% in volume), considerando che i beni alimentari registrano una flessione (-1,8% in valore e -2,5% in volume). Rispetto a luglio 2019, le vendite al dettaglio scendono del 3,8% per la grande distribuzione e dell'11,7% per le imprese operanti su piccole superfici. Il commercio elettronico registra una crescita dell'11,6%.

Cerved (2020) ha pubblicato uno studio in base al quale durante il *lockdown* i settori maggiormente colpiti sono stati la manifattura aerea (-22,1%), l'energia (-15,9%), la moda (-14,1%) e l'automotive (-9,1%)), insieme al turismo, che secondo alcune stime rappresenta il 13% del PIL italiano.

Le società hanno approvato il bilancio, relativo all'esercizio 2019, senza aver una nitida immagine delle prospettive future in considerazione dei dati dell'emergenza sanitaria che, seppure in flessione nei mesi estivi, hanno ripreso a crescere, gettando ombre su una possibile ripresa dell'economia.

2. Il principio della continuità aziendale e l'emergenza sanitaria

Il principio della continuità aziendale è sancito dall'articolo 2423-bis, comma primo, n.1), del codice civile e rappresenta un caposaldo nella redazione dei bilanci, anche per gli anni 2019 e 2020. La questione diventa molto delicata alla luce delle incertezze sui tempi e le modalità di uscita dall'emergenza sanitaria in atto.

La redazione dei bilanci 2019 deve contemplare la capacità della società di effettuare previsioni attendibili sulla continuità operativa almeno fino alla conclusione dell'esercizio 2020 non tenendo in considerazione gli effetti dell'emergenza sanitaria. Del resto, nel par. 22 dell'OIC n. 11, *Finalità e postulati del bilancio d'esercizio* è previsto che "*Nella fase di preparazione del bilancio, la direzione aziendale deve effettuare una valutazione prospettica della capacità dell'azienda di continuare a costituire un complesso economico funzionante destinato alla produzione di reddito per un prevedibile arco temporale futuro, relativo a un periodo di almeno dodici mesi dalla data di riferimento del bilancio. Nei casi in cui, a seguito di tale valutazione prospettica, siano identificate significative incertezze in merito a tale capacità, nella nota integrativa dovranno essere chiaramente fornite le informazioni relative ai fattori di rischio, alle assunzioni effettuate e alle incertezze identificate, nonché ai piani aziendali futuri per far fronte a tali rischi ed incertezze. Dovranno, inoltre, essere esplicitate le ragioni che qualificano come significative le incertezze esposte e le ricadute che esse possono avere sulla continuità aziendale*".

Quindi, l'accertamento della continuità aziendale deve basarsi su valutazioni effettuate con criteri ordinari, anche se relative ad orizzonte temporale più breve per la crisi aziendale in atto.

Anche l'OIC n. 29 sul "*Cambiamento dei principi contabili, cambiamenti di stime contabili, correzioni di errori, fatti intervenuti dopo la chiusura dell'esercizio"*, dal par. 59 al par. 67, integra il dettato civilistico stabilendo che, i fatti che possono verificatisi dopo la chiusura dell'esercizio si suddividono in tre categorie:

1) *Fatti successivi che devono essere recepiti nei valori di bilancio*. Si tratta di quei fatti, positivi e/o negativi, che mostrano situazioni preesistenti alla data del termine del bilancio, ma che si manifestano successivamente alla chiusura dell'esercizio comportando modifiche ai valori delle attività e delle passività in bilancio, in ossequio al principio della competenza.
   In tal caso, è da escludere che l'informativa integrativa al bilancio debba essere ricondotta a tale prima tipologia, giacché le prime notizie sull'emergenza sanitaria per il Covid-19 sono state diffuse a partire dal 20 febbraio 2020.
2) *Fatti successivi che non devono essere recepiti nei valori di bilancio*. Ci si riferisce a situazioni sorte dopo la chiusura di bilancio, che non richiedono variazione dei valori di bilancio, in quanto di competenza dell'esercizio successivo. I provvedimenti legislativi che il Governo italiano ha adottato per contenere gli effetti della pandemia sono da considerarsi eventi straordinari da ricondurre a questa seconda tipologia, con obbligo di idonea rendicontazione in nota integrativa.
3) *Fatti successivi che possono incidere sulla continuità aziendale*, che possono far venir meno il presupposto della continuità aziendale. L'art. 2427, comma 1, n. 22-quater, c.c., stabilisce che nella nota integrativa si riportino fatti di rilievo avvenuti dopo la chiusura dell'esercizio che, pur non comportando variazioni nei valori di bilancio, sono così importanti che la loro omissione pregiudicherebbe un'informazione corretta e trasparente verso tutti gli *stakeholder*, impedendo loro di fare corrette valutazioni e prendere decisioni appropriate.

È disciplinata dall'OIC n. 11, su richiamato (par. 21-24), e dall'art. 2423-bis, comma 1, c.c., la valutazione degli effetti del Covid-19 sulla continuità aziendale da parte degli amministratori in merito alla capacità dell'impresa di continuare ad operare come un'entità in funzionamento. L'arco temporale è quello dei dodici mesi dalla data di riferimento del bilancio e quindi, per i bilanci al 31 dicembre 2019, gli amministratori devono operare la valutazione sulla continuità aziendale fino al 31 dicembre 2020.

Nel decreto legge 8 aprile 2020, n. 23 (cosiddetto "decreto liquidità") il legislatore ha integrato la disciplina "ordinaria" di redazione del bilancio con "Disposizioni temporanee sui principi di redazione del bilancio", focalizzando l'attenzione proprio sul *going concern*. Infatti, l'art. 7 del suddetto decreto disciplina che:

> "1. *Nella redazione del bilancio di esercizio in corso al 31 dicembre 2020, la valutazione delle voci nella prospettiva della continuazione dell'attività di cui all'articolo 2423-bis, comma primo, n. 1), del codice civile può comunque essere operata se risulta sussistente nell'ultimo bilancio di esercizio chiuso in data anteriore al 23 febbraio 2020, fatta salva la previsione di cui all'articolo 106 del decreto legge 17 marzo 2020, n. 18. Il criterio di valutazione è specificamente illustrato nella nota informativa anche mediante il richiamo delle risultanze del bilancio precedente.*
> *2. Le disposizioni di cui al comma precedente si applicano anche ai bilanci chiusi entro il 23 febbraio 2020 e non ancora approvati*".

Quanto stabilito nel secondo comma nella norma, di fatto, non riguarda soltanto la redazione del bilancio di esercizio in corso al 31 dicembre 2020, ma anche i bilanci chiusi al 31 dicembre 2019 e non ancora approvati e ai bilanci la cui chiusura è ricompresa tra il 1° gennaio 2020 e il 23 febbraio 2020 (Ravaccia, 2020).

La Relazione illustrativa evidenzia che la prospettiva della continuità aziendale viene "congelata" in attesa che la situazione normativa ed economica torni alla normalità e, allo stesso tempo, per evitare l'adozione di "criteri deformati" (FNC e SIDREA, 2020).

In effetti, in uno scenario economico complesso ed imprevedibile, le imprese correrebbero il rischio di redigere bilanci dell'esercizio 2020 secondo criteri non di funzionamento e, pertanto, "deformati", non potendo adottare l'ottica della continuità aziendale, con un importante pregiudizio nella valutazione delle voci di bilancio (Barone, 2020).

La *ratio* di tale provvedimento è nella volontà del legislatore "di neutralizzare gli effetti devianti dell'attuale crisi economica, conservando ai bilanci una concreta e corretta valenza informativa anche nei confronti dei terzi, consentendo alle imprese che prima della crisi presentavano una regolare prospettiva di continuità, di conservare tale prospettiva nella redazione dei bilanci degli esercizi in corso nel 2020, ed escludendo, quindi, le imprese che, indipendentemente dalla crisi Covid-19, si trovavano autonomamente in stato di perdita di continuità" (Provasi, 2020, p. 4).

Con riferimento ai bilanci al 2019-2020 si potrebbero ipotizzare i seguenti scenari (FNC e SIDREA, 2020):

1. in presenza del presupposto di continuità:
   a) non ci sono incertezze (per esempio, come potrebbe accadere nella grande distribuzione o nel settore medicale), si cita l'esistenza del Covid-19 nell'informativa sottolineando che l'emergenza pandemica non impatta;
   b) ci sono incertezze (per esempio, come potrebbe accadere nel settore industriale), si indica nell'informativa quali sono tali incertezze e le misure che l'impresa sta adottando (per esempio, CIG, moratorie, etc.);
2. in assenza del presupposto di continuità aziendale:
   a) se legata agli effetti dell'emergenza del Covid-19, in linea con il "decreto liquidità", il bilancio è predisposto mantenendo i valori in continuità e dando informativa di applicazione della deroga in nota integrativa;
   b) se non legata agli effetti dell'emergenza del Covid-19, quindi già antecedente al 23 febbraio 2019, il bilancio è predisposto per mezzo dell'utilizzo dei principi "deformati", e in base alle indicazioni contenute nell'OIC n. 11.

Considerando che l'emergenza sanitaria si è manifestata dopo il 31 dicembre 2019 non si devono apportare interventi sui valori di bilancio per il 2019 poiché gli effetti economici, finanziari e patrimoniali rilevanti a essa riconducibili sino al mese di marzo del 2020 non sono pertinenti sotto il profilo della competenza economica.

La pandemia da Covid-19 è un evento di competenza dell'esercizio 2020 e, come tale, non produce effetti sui valori dei bilanci dell'esercizio 2019. Nella Nota integrativa, il bilancio deve contenere la parte descrittiva relativa ai "fatti di rilievo avvenuti dopo la chiusura dell'esercizio" e alla "evoluzione prevedibile della gestione" in un unico punto per rendere gli elementi informativi più strutturati ed efficaci, aggregandoli per aree di attività operativa, di investimento, di finanziamento, di ristrutturazione e/o di cambio del *business model*.

Pertanto, la società deve dichiarare nella Nota integrativa non solo l'informativa sulla decisione di avvalersi della deroga, ma anche un'accurata descrizione sulla capacità dell'azienda di essere in grado di continuare ad operare nel prossimo futuro (Musso, 2020).

Qualora la possibilità di proseguire nello svolgimento dell'attività economica dovesse essere pregiudicato e la società dovesse essere assoggettata a procedure concorsuali per via di circostanze evolutive avverse, "l'appropriato utilizzo del presupposto della continuità aziendale non potrà essere messo in discussione e, quindi, anche la quantificazione e qualificazione delle voci di bilancio" (Bozza, 2020).

L'art. 7 del "decreto liquidità" lascia intendere che i provvedimenti riguarderanno anche i bilanci di esercizio "in corso al 31 dicembre 2020". Oltretutto, è evidente che nel periodo

amministrativo del 2020 gli effetti della crisi saranno ben visibili e per tutelare la funzione informativa del bilancio, bisognerà analizzare (FNC e SIDREA, 2020):

- gli aspetti relativi all'impatto della crisi sul reddito prodotto, nonché su alcuni indicatori alternativi di *performance* (in particolare Ebidta);
- le attività del sistema di controllo interno nel monitorare la gestione della liquidità;
- la contabilizzazione degli eventuali risarcimenti statali e agevolazioni ricevute.

3. Disparità di trattamento per le società IAS-*adopter*?

Lo IAS 1 (par. 25) stabilisce che gli amministratori nella redazione del bilancio valutino la continuità aziendale, intesa come la capacità dell'impresa di continuare ad operare come entità in funzionamento. Il par. 26 determina che "nel determinare se il presupposto della prospettiva della continuazione dell'attività è applicabile, la direzione aziendale tiene conto di tutte le informazioni disponibili sul futuro, che è relativo ad almeno, ma non limitato, a dodici mesi dopo la data di chiusura dell'esercizio" (Dezzani e al., 2019).

L'art.7 del d.l. 23/2020 convertito con modificazioni nella legge n.40 del 5 giugno 2020 introduce una deroga temporanea alla tradizionale procedura di accertamento dello stato di *going concern* perché sostituisce l'*analisi* prospettica con una *verifica* prospettica. Ciò significa che il principio della continuità aziendale contenuto nell'art. 2423-bis, n.1, c.c., rimane un caposaldo della redazione del bilancio, ma, in via temporanea per cause dovute all'emergenza sanitaria, tale assunto deve essere fondato non sulla capacità dell'impresa di agire come un'entità in funzionamento almeno nei dodici mesi successivi alla data di riferimento del bilancio (come sancito dall'OIC n. 11, paragrafi 22-24), bensì sulla sussistenza dello stato di continuità nel periodo antecedente l'inizio del fermo delle attività produttive (Di Sarli, 2020b).

Giuristi e aziendalisti si sono interrogati sulla questione relativa all'applicazione della presunzione di continuità e si sono posti il problema se quanto previsto dall'art. 7 del "decreto liquidità" riguardasse solo i soggetti OIC-*adopter* o anche i soggetti IAS-*adopter*.

Lo IAS 1 disciplina anche che "se l'entità ha un pregresso di attività redditizia e dispone di facile accesso alle risorse finanziarie, si può raggiungere la conclusione che il presupposto della continuità aziendale sia appropriato senza effettuare analisi dettagliate". Quindi, l'analisi retrospettiva indicata dall'art. 7 del decreto non sembra essere lontana dalla semplificazione prevista dal principio contabile internazionale.

Lo IAS 1 e l'art. 7 d.l. 23/2020 presentano elementi di differenziazione: il primo fa riferimento alle società redditizie e con facile accesso alla liquidità, il secondo alle società in stato di continuità nell'esercizio precedente. Nonostante ciò, alcuni esperti concordano nel ritenere che l'applicazione delle disposizioni semplificatrici, in essi contenute, relative all'emergenza sanitaria, porti a risultati simili solamente con riferimento al bilancio 2019 (Di Sarli, 2020a; Di Sarli, 2020b). Ventoruzzo (2020) è tra coloro che, invece, sostengono che le norme del "decreto liquidità" possano creare, anche se temporaneamente, una disparità di trattamento tra i soggetti OIC-*adopter* e quelli IAS-*adopter*.

Assonime (2020) sottolinea che l'operazione di sospensione temporanea della continuità aziendale sia da intendersi valida per le imprese OIC-*adopter*, anche se le indicazioni fornite nel decreto legge possano essere considerate utili anche per le società che redigono i bilanci secondo i principi IAS. Infatti, l'esigenza comune di tutto il mondo delle imprese, ivi comprese le società quotate, è quella di dare, attraverso i bilanci, una concreta e corretta valenza informativa, anche nei confronti dei terzi, rispetto a un fenomeno eccezionale ma temporaneo.

I principi contabili internazionali lascerebbero il dubbio sull'applicazione delle disposizioni semplificatrici anche per l'esercizio 2020. In effetti, l'accertamento del *going concern* dello IAS 1 prevede il manifestarsi di due condizioni da parte delle società: attività redditizie

pregresse e capacità nel presente di accedere facilmente alla liquidità. Il 2020 è di sicuro l'anno più complesso per lo svolgimento di qualsiasi attività economica per il sorgere, diffondersi e perdurare della pandemia. Ciò significa che molte imprese potrebbero non soddisfare le due condizioni ed in tal caso resta l'obbligo di fondare la verifica dello stato di continuità sulla base di un'analisi prospettica.

La continuità aziendale è inconciliabile con la volontà o la necessità di liquidare l'entità o interromperne l'attività. La direzione aziendale deve, quindi, valutare l'esistenza operativa in un futuro prevedibile (IAS 1, par. 26). Soltanto nei casi di liquidazione della società o quando non vi siano alternative realistiche allo scioglimento della stessa, i principi contabili internazionali indicano la strada di abbandonare i criteri di funzionamento.

L'OIC n. 11, par. 24, disciplina che sulla base dell'art. 2485 c.c. il bilancio d'esercizio è redatto senza la prospettiva della continuità aziendale quando gli amministratori accertano una delle cause di scioglimento (art. 2484 c.c.). Se, però, non ci sono ragionevoli alternative alla cessazione dell'attività e non son state accertate le cause di scioglimento, la valutazione delle voci di bilancio va fatta obbedendo al principio della continuità. La linea che separa la situazione di continuità da una di discontinuità sembra molto sottile (Spiotta, 2017).

La maggior parte della dottrina ritiene che per rinunciare all'ipotesi del *going concern* sia necessario da parte degli amministratori un giudizio fondato secondo il quale nel breve periodo si attui la liquidazione della società, anche se non vi sia una formale messa in liquidazione della società stessa.

Pertanto, qualora vi siano segnali di una perdita di continuità, causata da situazioni imponderabili ed imprevedibili come l'emergenza da Covid-19, che possano essere assorbibili in un lasso di tempo ben determinato e non troppo lungo, i principi contabili nazionali ed internazionali non decretano l'abbandono dei criteri di funzionamento per la rappresentazione chiara, corretta e veritiera della situazione patrimoniale, reddituale e finanziaria della società (Di Sarli, 2020b).

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La finanza ai tempi del Covid 19: rischi catastrofali, cat bond e pandemic bond

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Abstract: We can define catastrophic risk: "a large number of people are exposed to the occurrence of peril". With the passing times, the incidence and severity of catastrophes is increasing. Catastrophes can have serious implications on poor households as they do not have adequate resources to protect themselves from disasters. Major catastrophes can put the whole progress of economy at halt. Therefore, no economy should ever dare to ignore making precise assessments to combat the financial losses of catastrophe. Insurance is one of the approaches to reduce the intensity of effects of catastrophes. For this reason have been specially and financially elaborated cat bond; A catastrophe bond (CAT) is a high-yield debt instrument that is designed to raise money for companies in the insurance industry in the event of a natural disaster. A CAT bond allows the issuer to receive funding from the bond only if specific conditions, such as an earthquake or tornado, occur. If an event protected by the bond activates a payout to the insurance company, the obligation to pay interest and repay the principal is either deferred or completely forgiven. CAT bonds have short maturity dates of between three-to-five years. CAT bonds are a type of insurance-linked security (ILS)—an umbrella term for financial securities that are linked to pre-specified events or insurance-related risks. CAT bonds are paid to insurance companies only if a catastrophe—that is protected by the bond—occurs. Closely related to cat bond, today more than ever, it is possible to speak about pandemic bond. The first pandemic emergency financing bonds, more commonly known as 'pandemic bonds', were launched in June 2017 by the World Bank in the wake of the 2014 Ebola outbreak in West Africa. The COVID-19 outbreak, much like the 2008 financial crisis, will threaten the stability and credibility of global financial institutions. Bonds taking coronavirus into the equation have come into the spotlight. Many have been quick to criticize them, but if you look at the longer-term probability of pandemics they could be seen as the start of something with multiple positive uses.

Keywords: Cat bond, catastrophe risks, pandemic bond

Introduzione.

Il termine rischio è compreso da tutti e si concretizza quando una persona afferma che in una certa situazione c'è un rischio, chi ascolta d'altro canto, avverte che vi è incertezza sull'esito di quella particolare situazione; in economia vi è incertezza quando non si conosce il risultato futuro, e si parla di rischio se quell'incertezza può provocare una variazione in negativo sulla

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ricchezza e sul benessere del soggetto economico. Tra le funzioni del sistema finanziario vi è quella di gestione e trasferimento dei rischi attraverso la quale è possibile:

- Identificare il rischio, individuare cioè, tutte le possibili esposizioni al rischio del soggetto economico, quindi, è necessario avere una visione complessiva di tutti i rischi e di come essi vengono percepiti;
- Misurazione del rischio, attraverso la quantificazione dei costi e delle perdite associati ai rischi identificati; in parole povere significa dare un valore alle perdite che il soggetto potrebbe subire, con conseguente variazione della sua ricchezza. Tra le tecniche maggiormente utilizzate al tal fine, vi sono:
  a) il valore atteso, inteso come il prodotto tra ciascun possibile risultato e la sua probabilità di accadimento (il valore sarà dato dalla somma di tutti i risultati parziali);
  b) la deviazione *standard* o scarto quadratico medio, la quale viene definita come la radice quadrata della somma del quadrato degli scostamenti di ciascun risultato possibile, rispetto al risultato atteso[1], e che ci permette di avere un risulto tanto vicino alla realtà, utile per quantificare al meglio la perdita derivante da rischio.
- Selezione delle tecniche di gestione del portafoglio, il soggetto economico può:
  1) Evitare il rischio, evitando quella particolare situazione che porterebbe alla formazione del rischio;
  2) Prevenire l'insorgere del rischio, attraverso un'attenta valutazione dello stesso, come potrebbe essere l'affidarsi a *brokers* esperti, nel momento in cui egli decide di effettuare operazioni nel mercato finanziario;
  3) Assumere il rischio consapevolmente ed avere un adeguato *buffer* per fronteggiarlo;
  4) Trasferire il rischio ad operatori specializzati come le imprese di assicurazione/riassicurazione, oppure utilizzare operazioni di copertura (*hedging*) o ancora, adottare la tecnica di diversificazione del portafoglio, la quale ad oggi viene considerata più una tecnica di contenimento del rischio.
  5) Implementazione delle tecniche prescelte tenendo sempre conto del principio della minimizzazione dei rischi;
  6) Controllo dei risultati, attraverso il monitoraggio nel tempo, delle tecniche adottate per fronteggiare il rischio, con possibili aggiustamenti laddove necessario.

In finanza, quando si parla di rischio è necessario effettuare la seguente classificazione:

A) Rischi finanziari o speculativi, i quali presentano una duplice manifestazione: possono portare ad un guadagno o ad una perdita per il soggetto economico, il quale decide di assumersi il rischio, speranzoso del fatto che potrebbe conseguire un utile in positivo (basti pensare al gioco d'azzardo)

B) Rischi puri, hanno manifestazione unidirezionale: si palesano solo al verificarsi di eventi negativi e portano inevitabilmente ad una perdita per il soggetto economico il quale non ha decisione in merito di assunzione dello stesso o meno come analizzato in precedenza; l'unica soluzione per fronteggiare tale rischio è quello di rivolgersi alle imprese di assicurazione che attraverso un team adeguatamente specializzato nel fronteggiare il rischio (*risk management*), sarà in grado di offrire un soluzione adeguata per ogni tipo di rischio puro che viene a palesarsi. Va da sé che un'ultima considerazione in merito è che solo i rischi puri possono essere coperti dalle imprese di assicurazione, per la copertura dei rischi speculativi sono previsti i contratti derivati.

[1] "Il sistema finanziario", P.BONGINI – M.L. Di BATTISTA – L.NIERI – A. PATARNELLO, il Mulino edizioni, 2004. Tra le altre funzioni del sistema finanziario è possibile annoverare: la funzione di intermediazione e di collegamento tra soggetti in surplus e soggetti in deficit, la funzione monetaria, la quale prevede, la creazione di adeguati mezzi di pagamento, la funzione di trasmissione della politica monetaria a livello comunitario, la funzione per il trattamento degli incentivi contro le asimmetrie informative (moral hazard, principal/agent, adverse selection) e la funzione di fissazione dei prezzi.

1. Rischi puri e rischi catastrofali: assicurazione e riassicurazione.

I rischi puri oggetto del lavoro delle imprese di assicurazione possono essere altresì classificati in base alla frequenza di accadimento (*frequency*) ed all'impatto di perdita che procurano sulla ricchezza del soggetto economico (*impact*), per cui si parlerà di:

- Rischi *Low Frequency/High Impact*, come atti terroristici o catastrofi naturali;
- Rischi *High Frequency/High Impact*, basti pensare alla volatilità del mercato ed alle sue conseguenze sull'intero sistema economico – finanziario;
- Rischi *Low Impact*, che di solito generano perdite limitate.[2]

La gestione del rischio, all'interno delle imprese di assicurazione, spetta al *risk management*, il quale in base alla combinazione rischio/frequenza adotta le seguenti strategie:

A) Ad un rischio di tipo *High Frequency/High Impact*, procede con l'*heading* che prevede una copertura del rischio attraverso un'adeguata allocazione del capitale;
B) Ad un rischio di tipo *Low Impact*, di solito associa una strategia di tipo *keep* con la revisione dei processi che generano perdite;
C) Ad un rischio *Low Frequency/High Impact*, oggetto di questa analisi e denominati anche rischi catastrofali, la strategia adottata è di tipo *insure* che consiste nella sottoscrizione di contratti trasferiti ad altre imprese, le imprese di riassicurazione, le quali si occupano, appunto, di rischi le cui perdite sono di importo elevatissimo.

I rischi catastrofali, come da definizione di cui sopra, hanno una bassa frequenza ma un impatto molto importate a livello di liquidità, e risultano essere l'oggetto di attentissime analisi di tipo probabilistico che si sono andate a perfezionare nel corso degli anni, anche a causa di una frequenza non più tanto bassa di eventi catastrofali. Il rischio catastrofale risulta essere la combinazione di tre elementi:

- Pericolosità, intesa come la probabilità che un prefissato livello di danni sia superato in un certo periodo di tempo;
- Vulnerabilità è la propensione a subire un certo grado di danneggiamento;
- Esposizione comporta la misura del costo economico e sociale di un evento.

I rischi catastrofali sono legati ad eventi che colpiscono contemporaneamente più soggetti giuridici o fisici e si caratterizzano per una bassa frequenza, il coinvolgimento di un elevato numero di persone/cose e la produzione di danni di notevole entità. I rischi catastrofali si distinguono in: *natural***,** come terremoti, inondazioni, uragani e *man made*, talvolta denominati anche tecnologici, in quanto procurati dall'uomo, tra questi vengono annoverati esplosioni, incendi e atti terroristici.[3]

È possibile classificare le catastrofi naturali sulla base della loro tipologia e della loro distribuzione sul territorio mondiale per meglio intendere la portata del fenomeno:

D) Geologico: terremoti, frane, valanghe, eruzioni vulcaniche;
E) Dovuti all'acqua: maremoti, tsunami, inondazioni ed alluvioni;
F) Climatici in generale: tormenta, siccità, ondate di caldo, tornadi, uragani, cicloni, desertificazioni;
G) Sanitari: carestie, epidemie, pandemie;
H) Causati dall'uomo: disastri ambientali, disastri legati ai trasporti via aerea e via terrestre, disastri legati allo sfruttamento delle risorse idriche.

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[2] "Economia delle imprese assicurative", C. PORZIO – D. PREVIATI – R. COCOZZA – S. MIANI – R. PISANI, Edizioni McGraw – Hill, 2011. Accanto a questa classificazione dei rischi è possibile parlare, tenendo conto della gestione, anche dei rischi *core* e dei rischi *non core*; i primi riguardano tutti i rischi insiti nell'attività svolta, basti pensare al rischio di credito per le banche; i secondi invece, identificano quei rischi a cui l'impresa è sottoposta e che di solito provengono dall'esterno.

[3] "Il trasferimento alternativo dei rischi e la finanza strutturata di parte assicurativa", M. POMPELLA – C. BOIDO, McGraw – Hill edizioni, 2014. Le stime compiute dal settore riassicurativo, fondate su particolari tecniche riguardanti i c.d. rischi catastrofali, non possono presentare serie storiche abbastanza lunghe tali da poter costruire delle stime probabilistiche da poter utilizzare nel processo di gestione dei rischi di grande entità.

Il grafico n.1 riassume tutti i maggiori rischi catastrofali avvenuti negli ultimi anni; come si evince dallo stesso, i rischi naturali come i terremoti, tsunami e catastrofi climatiche, superano di gran lunga i disastri causati dall'uomo; per cui in campo assicurativo, la necessità di trovare delle soluzioni adeguate a questi eventi il cui concretizzarsi procura ingenti danni a livelli inimmaginabili è diventata una priorità delle imprese di assicurazione.

GRAFICO n. 1: Rischi catastrofali *natural & man made*

Fonte: il sole 24ore, Swisse Re Institute [4]

A livello globale sono nel 2017 sono stati 301 i disastri naturali che hanno interessato 102 paesi, provocando 97 miliardi di dollari di danni economici. L'Italia è tra i dieci paesi più colpiti da disastri naturali. In India si hanno i maggiori danni provocati dalla siccità che ha

[4] www.ilsole24ore, Un'obbligazione in soccorso del Messico, 23 settembre 2017; www.assiteca.it, www.swissereinstitute. Per quanto riguarda il rischio naturale catastrofale (nat-cat), com'è noto, il clima e le caratteristiche dell'ambiente incidono fortemente sui fenomeni naturali e di conseguenza sull'evoluzione della specie umana. Ogni comunità, infatti, vive all'interno di un ecosistema caratterizzato dalle specie animali e vegetali che ospita e dal clima, due elementi che incidono sull'esistenza della comunità stessa. Gli individui hanno sempre convissuto con i rischi legati a fenomeni naturali distruttivi come terremoti, alluvioni, uragani, incendi ed eruzioni vulcaniche. Eventi che si considerano essere difficili se non impossibili da predire. La comunità scientifica sostiene l'esistenza di una forte correlazione tra i cambiamenti climatici in atto e gli eventi metereologici estremi. Di certo, l'antropizzazione dell'ambiente, ovvero quelle trasformazioni che l'uomo infligge all'ecosistema attraverso la costruzione di impianti produttivi sempre più inquinanti, la deforestazione e lo sfruttamento indiscriminato dei territori, mette a serio rischio la biodiversità del pianeta e contribuisce a questi stravolgimenti climatici che, a loro volta, concorrono alla manifestazione di catastrofi naturali, mana made.

distrutto i raccolti necessari per sfamare i circa 311 milioni di persone. In Cina le catastrofi naturali hanno causato più morti in assoluto. Ad oggi la pandemia del Covid – 19 risulta essere il peggiore di tutti i disastri catastrofali.

Nel campo delle assicurazioni, infatti, i criteri elaborati per determinare i modi di assicurare un rischio catastrofale e valutarne il possibile impatto sono molti e complessi:

- Fattori legati alle circostanze del rischio (fattori attuariali) come la misurabilità del rischio (per il calcolo del premio) e la sua frequenza;
- L'indipendenza dei rischi presenti in un portafoglio assicurativo;
- La sostenibilità economica da parte dell'assicurazione del massimo danno configurabile;
- La presenza di rischi, caratterizzati da alta frequenza per danni di contenuta entità;
- L'assenza di asimmetrie informative tra assicurato ed assicuratore, al fine di un'adeguata valutazione dei fatti, essendo entrambi in possesso delle medesime informazioni[5].

Da quanto detto emerge che i rischi puri di cui si sta parlando, sono rischi di importo rilevante, per cui le imprese di assicurazione passano il "testimone" alle imprese di riassicurazione, le quali essendo assicuratori "di ultima istanza", sono destinate ad assorbire il peggior esito dei rischi catastrofali a loro girate dalle compagnie di assicurazioni, le quali non possiedono le competenze necessarie per fronteggiare questa tipologia di grandi rischi. Questo trasferimento di grande rischio dalle imprese di assicurazione alle imprese di riassicurazione è un'attività abbastanza articolata che chiarirò nel paragrafo che segue.

1.2 La riassicurazione

La riassicurazione è l'operazione mediante la quale l'assicuratore trasla a titolo oneroso alle insite nel proprio portafoglio ad un altro operatore tanto che in gergo è un'operazione definita *"insurance for insures"*. Lo scopo delle operazioni di riassicurazione consiste nel ripartire quote del rischio, che eccedono il piano di ritenzione su una pluralità di soggetti assicurativi in modo tale che ognuno degli offerenti la copertura, possa aderire alla gestione del rischio per una quota sostenibile. La riassicurazione si distingue a sua volta in:

a) Riassicurazione obbligatoria si estrinseca nella presenza di trattati che hanno il carattere della continuità tra due operatori i quali stabiliscono le caratteristiche di cedibilità dei rischi; sono legati da un rapporto di obbligatorietà in virtù del quale il cessionario è obbligato ad assumere le quote di portafoglio provenienti dal cedente;
b) Riassicurazione facoltativa, si configura come un accordo individuale nel quale sono definite le caratteristiche economiche e tecniche dei rischi ceduti; non è presente in questo tipo di assicurazione il carattere della continuità ed il cessionario ha la facoltà di non accettare la cessione;

A seconda della composizione del pacchetto dei rischi trasferito, possiamo parlare altresì di:

- ***Riassicurazione proporzionale***, mediante la quale il cedente si libera di una parte del suo portafoglio trasferendo al cessionario le relative quote di costi e di ricavi; al riassicuratore viene trasferita una parte del portafoglio (*surplus*, il quale corrisponde alla percentuale di proporzionalità stabilita). Quando si parla di riassicurazione proporzionale il riassicuratore si impegna nei confronti del cedente al rimborso della quota, facente parte del risarcimento da quest'ultimo effettuato per un sinistro, quota che risulta essere pari alla quota parte di premio ricevuta in cessione.

[5] "L'assicurabilità dei rischi da catastrofe, Z. ZENCOVICH – N.VARDI, Rivista di diritto, 2013. Il premio di riassicurazione di solito, è costruito normalmente a partire dalla supposta entità del danno, piuttosto che in dipendenza dalla probabilità di accadimento; pertanto, una concentrazione anche minima, di eventi estremi se non adeguatamente supportati, potrebbero portare al collasso del sistema finanziario. Gli idonei livelli di capitalizzazione (ad esempio la cartolarizzazione del rischio puro) adottati dalle imprese di riassicurazione permettono di ovviare alla problematica di default.

ESEMPIO: Siano X_1, $X_{2,...}X_n$ gli impegni aleatori relativi agli n contratti che figurano nel portafoglio della cedente e sia

$$X_i = \sum_{h=0}^{Ni} Z_{h(i)}, \qquad i = 1, 2, \ldots n. \qquad \text{(formula 1)}$$

Dalla formula di cui sopra appare evidente l'impegno aleatorio dell'assicuratore all'atto dell'assunzione del rischio (contratto)i-esimo, dove N_i è il numero aleatorio di sinistri che possono colpire nel corso dell'anno il rischio i-esimo, dove N_i è il numero aleatorio di sinistri che possono colpire nel corso dell'anno il rischio i-esimo e Z_h è il risarcimento aleatorio del sinistro h-esimo.

- ***Riassicurazione non proporzionale***, prevede l'intervento del riassicuratore solo oltre un "pieno di conservazione", cioè oltre un ammontare definito in valore monetario e non in percentuale e prevede la ripartizione del danno e non del rischio, non esistendo un rapporto diretto tra premi ricevuti in cessione e rimborsi alla cedente.
  ESEMPIO: Riprendiamo in considerazione la formula 1, ricordando l'impegno aleatorio dell'assicuratore all'atto dell'assunzione del rischio (contratto) i-esimo:

$$X_i = \sum_{h=0}^{Ni} Z_{h(i)}, \qquad i = 1, 2, \ldots n,$$

dove gli X_1, $X_{2,...}X_n$, ricordiamo essere gli impegni aleatori relativi agli n contratti che figurano nel portafoglio della cedente, N_i è il numero aleatorio di sinistri che possono colpire nel corso dell'anno il rischio i-esimo e Z_h è il risarcimento aleatorio del sinistro h-esimo.

Consideriamo Γ_i, l'impegno aleatorio conservato dalla cedente sul totale impegno X, e $X - \Gamma$ l'impegno accettato dal riassicuratore per quel rischio.

Nel caso di riassicurazione non proporzionale per eccesso di sinistro:

$$\Gamma = \sum_{i=1}^{n} \Gamma_i = \sum_{i=1}^{n} \left(\sum_{h=0}^{Ni} \min (Z_h(i); L_i) \right)$$

dove L_i è un importo certo denominato priorità

Nel caso di riassicurazione non proporzionale per eccesso di perdita:

$$\Gamma = \min \sum_{i=1}^{n} X_i, L$$

dove L ha lo stesso significato di L_i.[6]

I contratti di riassicurazione permettono di ottenere benefici soprattutto per quanto concerne una migliore distribuzione delle perdite, la possibilità di contrastare rischi che le compagnie di assicurazione non saprebbero garantire agli assicurati; le compagnie di riassicurazione hanno rinunciato alla facoltà di selezionare i rischi, trattandosi appunto, di grandi rischi, d'altro canto, però, possiedono un portafoglio più regolare e con liquidità maggiore atti a fronteggiare i rischi catastrofali.

2. Soluzioni finanziarie ai rischi catastrofali che generano pandemie: CAT bond, PANDEMIC bond

Riepilogando, tra i rischi puri (assicurativi) vi sono i c.d. rischi catastrofali: rischi – a bassa frequenza, elevato impatto – legati ad eventi che pur verificandosi una volta ogni tanto possono colpire duramente nello stesso tempo una gran moltitudine di persone (fisiche e/o giuridiche)

[6] Introduzione alla finanza matematica, R. CESARI, McGraw – Hill, seconda edizione, 2012. Una volta fissati i pieni, la cedente trasferirà al riassicuratore il rischio/i da lei non coperti cedendo parti proporzionali dei premi introiati. Il riassicuratore accettato quanto trasferitogli dalla cedente, potrà a sua volta retrocedere parte dei rischi presso gli altri riassicuratori denominati "retrocessionari"; la percentuale può essere determinata a priori, commissione fissa, o a posteriori, commissione a scalare. Si parla anche di commissione provvisoria, nel caso in cui la commissione a posteriori, si discosta notevolmente dalla quota ipotizzata.

con effetti devastanti sul loro patrimonio. Trattasi evidentemente di rischi di importo rilevante, fuori dalla capacità delle compagnie di assicurazione, motivo per cui le stesse trovano più agevole girarli in riassicurazione. Il ricorso al canale riassicurativo risiede nell'esigenza di tenere alto il livello delle riserve tecniche cosicché i rischi in questione non gravino sulla struttura patrimoniale della compagnia. Il riassicuratore si trova quindi ad assorbire i rischi meno graditi. Tra l'altro, il premio di riassicurazione è determinato sulla presunta entità del danno, più che dalla probabilità che lo stesso si verifichi; ciò significa che una eventuale concentrazione anche minima di eventi estremi potrebbe portare al collasso del sistema: la difficoltà nel coprire i rischi più gravi nel breve periodo si tradurrebbe nell'incapacità di ripristinare adeguati livelli di capitalizzazione nel lungo periodo.

È nel difetto di incapacità del sistema riassicurativo che, a partire dagli anni '90, le compagnie hanno iniziato un nuovo processo di trasferimento del rischio (*Alternative Risk Transfer*), dove i rischi sgraditi trovano collocazione nel mercato, che diventa così sede di ultima istanza. Lo sviluppo di questo canale alternativo risiede nel fatto che, proprio per le loro grandi dimensioni, i rischi catastrofali sono efficientemente assorbibili dal mercato, più che dal canale riassicurativo. I prodotti ART si configurano così come strumenti innovativi di trasferimento del rischio destinati a coprire rischi di importo rilevante ricorrendo al mercato dei capitali.

Tra i prodotti ART un buon esempio è sicuramente quello dei *CAT bond*, e recentemente quello dei *pandemic bond*.

2.1. I CAT bond: obbligazioni pensate per salvaguardare dalle catastrofi naturali.

I *bond catastrofe*, o semplicemente *CAT bond* sono obbligazioni pensate nel settore delle assicurazioni e riassicurazioni per costituire una fonte di finanziamento per perdite da eventi dannosi (es. terremoti, uragani, altre calamità, ecc.). Questi bond rientrano nella categoria dei c.d. *event linked bonds*, cioè titoli collegati a degli eventi il cui *payoff* dipende, in tal caso, dal verificarsi di un evento catastrofale[7]. Questi *bond*s nacquero negli anni Novanta a seguito dell'uragano Andrew (1992) e del terremoto di Northridge (1994). L'abbattersi di catastrofi simili può avere conseguenze rilevanti sui conti di una società di assicurazione operante in quell'area, soprattutto perché la perdita è concentrata nel tempo e nello spazio: vennero dunque emesse le prime assicurazioni per mitigare i rischi di questo tipo. Le caratteristiche fondamentali possono essere così riassunte:

- Sono obbligazioni con durata generalmente tra i 3 e i 5 anni, caratterizzate da una bassa correlazione con le altre *asset class* e da una relativamente bassa volatilità;

[7] I CAT Bonds sono comparsi per la prima volta a metà degli anni 90 in seguito ai danni provocati dall'uragano Andrew e dal terremoto Northridge (USA). Il loro funzionamento è molto semplice: la società assicuratrice, che possiede le polizze catastrofali, emette delle obbligazioni tramite un veicolo (SPRV) che si occupa del collocamento e della vendita. Il rischio, legato al verificarsi o meno dell'evento, si trasferisce in questo modo ai sottoscrittori. Gli investitori ricevono cedole con rendimento maggiore rispetto alle classiche obbligazioni a causa del rischio particolarmente rilevante. Se alla scadenza del titolo l'evento non si è verificato, i sottoscrittori vengono rimborsati dell'intero valore nominale delle obbligazioni. In caso contrario, il capitale raccolto dal veicolo (SPRV) andrà a coprire i danni provocati dalla calamità se questi ultimi superano il *trigger* stabilito in sede contrattuale *(con trigger si definisce l'ammontare oltre il quale il risarcimento dei danni è a carico degli investitori).* I vantaggi prodotti da questo strumento favoriscono entrambe le parti coinvolte nel contratto. I sottoscrittori possono diversificare i propri portafogli poiché il rendimento delle obbligazioni non dipende dall'andamento del mercato finanziario, e ricevono inoltre proventi alti rispetto alla probabilità che l'evento si verifichi. Le società assicurative invece riescono a risolvere il problema di ritrovarsi senza fondi idonei per far fronte ai danni provocati dalla calamità. Il mercato dei CAT bonds è in forte espansione soprattutto nelle aree del Nord America e Giappone, dove gli eventi catastrofici sono molto frequenti. In Italia UnipolSai si è occupata di far debuttare questo particolare strumento nel 2015, collocando il primo CAT Bond sul mercato italiano. L'obbligazione è stata ben vista dagli investitori in quanto l'emissione prevista di 150 milioni è stata aumentata a 200 milioni di euro. www.econoside.it

- L'investitore riceve un interesse (spesso molto rilevante) per tutta la durata del contratto; tuttavia nel caso in cui si verificasse l'evento cosiddetto trigger il capitale (in parte o per intero) non verrebbe restituito. È la gravità dell'evento catastrofico a stabilire le dimensioni della potenziale perdita di capitale per questi strumenti;
- Questi strumenti, in origine emessi solamente dalle compagnie di assicurazione per protezione dai disastri naturali, oggi vengono rilasciati anche da organismi sovranazionali come la *World Bank* ed altri enti. Sono acquistati principalmente da investitori istituzionali e professionali come *hedge funds*, fondi pensione e altre categorie al fine di diversificare gli investimenti;
- La clientela *retail*, invece, di solito non investe in prodotti di questa tipologia a causa della difficoltà di valutazione dello strumento. Esistono infine anche società specializzate che operano in qualità di arbitri stabilendo se gli eventi *trigger* sono rispettati o meno, così che si possa passare con certezza alla liquidazione.

L'assicuratore (*Originator*) cede, dietro pagamento di un premio, i rischi a una società specializzata (SPV) che, facendo da veicolo, emette i *bond*s collocandoli presso gli investitori. Il ricavato (il capitale) è investito dall'SPV in obbligazioni (a breve termine, a tasso fisso, a basso rischio) e depositate in un conto. I rendimenti fissi sono di solito scambiati con un tasso variabile di mercato. Da tale investimento l'SPV riceve periodicamente il tasso variabile che poi girerà all'investitore. Nei *bonds* è insita un'opzione *call* esercitabile dall'*Originato*r, in cambio di un premio, in caso dell'evento-catastrofe. Nella durata del *bond*, se:

- l'evento non si verifica: l'investitore riceve gli interessi a tasso variabile più un *risk premium*, più il capitale alla scadenza;
- l'evento dovesse verificarsi: il capitale verrebbe invece girato dall'SPV all'Originator, per aiutare questi a pagare i danni subiti, e che esercita la *call*; di contro gli investitori potrebbero perdere nella peggiore delle ipotesi anche l'intera somma investita.

Più precisamente, al verificarsi di eventi dannosi gli obbligazionisti subiscono un taglio del capitale in proporzione alle perdite subite dall'Originator. Si tratta a tutti gli effetti di una operazione di finanziamento del rischio, che è così trasferito al mercato. I CAT bonds costituiscono una buona attrattiva per gli investitori, in quanto le catastrofi ed altri eventi simili risultano ben poco correlati con i rendimenti delle altre obbligazioni corporate, pertanto risultano un valido strumento alternativo e di diversificazione. I CAT bonds insomma offrono ritorni interessanti a fronte di rischi scarsamente frequenti. Negli ultimi anni, i CAT bonds hanno visto una grande crescita: dal 2004 il loro valore è passato da 5 a 25 miliardi di dollari, e solo nel 2017 sono stati emessi bond per un valore complessivo di 9,14 miliardi di dollari. Quasi la metà dei fondi pensione tra europei e statunitensi hanno in portafoglio dei CAT bonds, i quali sono stati sdoganati perfino dalle grandi istituzioni mondiali come la World Bank.

Il grafico seguente mette in evidenza come l'emissione ed il collocamento dei CAT bonds rispecchi i momenti cruciali del sistema finanziario: gli eventi sismici degli anni 2016-2017 e la pandemia causata da COVID – 19. I catastrophe bonds hanno visto una fase di declino nella prima metà del 2016, seguita però da un'inversione di tendenza nella seconda metà dell'anno, anche se per il 2017 non si prevede un notevole incremento delle emissioni. Negli ultimi dieci anni i rendimenti hanno comunque superato quello dei titoli spazzatura (o *junk bond*) di mezzo punto percentuale e quello dei titoli di alta qualità di tre punti. Sono in circolazione 72 miliardi di dollari di *CAT bonds*. Il totale è pari al 12% dei 570 miliardi di dollari di capitale presente nel settore della riassicurazione.[8]

[8] L'attività di emissione di CAT bonds è in flessione: nel primo semestre del 2016 si è avuta**, infatti,** una riduzione del 35% rispetto all'analogo periodo del 2015**,** nonostante un primo trimestre più che positivo. Le emissioni effettuate tra il 30 giugno 2015 e il 30 giugno 2016 hanno registrato una raccolta pari a 5,2 miliardi, l'ammontare più basso dal 2011. A confermarlo è l'Ania che commenta: "La contrazione è legata alla maggiore competitività dei riassicuratori tradizionali e all'allungamento delle scadenze dei titoli che hanno, da un lato, ridotto la frequenza

GRAFICO n.2: richiesta di CAT bond 2016/2020

Fonte: borsaitaliana.it, AZFund1, Morningstar

2.2 I pandemic bonds: obbligazioni pensate per salvaguardare da rischi sanitari - pandemia da COVID - 19.

Il 28 luglio 2017 nascevano ad opera della *World Bank* i *pandemic bonds*, pensati per la sottocategoria delle pandemie. Si tratta di obbligazioni appartenenti alla più vasta categoria dei *catastrophe bond* o *CAT bonds* (37 miliardi di dollari), i "titoli sulle catastrofi". Semplificando, la loro caratteristica è che se le catastrofi effettivamente si verificano, gli investitori perdono in tutto o in parte la somma investita. I soldi persi vanno quindi a risarcire i danni dell'evento catastrofico. Si tratta di *bond*s emessi per un valore nominale di 320 milioni di dollari in totale, con scadenza fissata al 15 luglio 2020.

Sono divisi in due tranche, A (225 milioni) e B (95 milioni). La classe A paga una cedola pari al tasso *Libor* (il tasso interbancario lettera su Londra) più il 6,9% annuo. La classe B invece, più rischiosa, ha una cedola del tasso *Libor* più l'11,5%. Entrambe sono corrisposte mensilmente. A fronte di tali corresponsioni, il rischio per l'investitore è elevato: se si verifica la pandemia, i sottoscrittori della classe A possono perdere fino al 16,67% del capitale[9], mentre sulla classe B grava il rischio di perdita totale della somma investita. In tal modo, la *World Bank* la incassa in fondi per intervenire soprattutto nelle aree più depresse del mondo. Il meccanismo di mancato rimborso non è però semplice. Anzi, è talmente complesso che la società *Air Worldwide Corporation* è nata per certificarlo.[10]

Non diversamente da quanto già rilevato con riguardo ai *catastrophe bonds*, anche per i *pandemic bonds* il meccanismo di funzionamento appare analogamente strutturato; infatti, in circostanze normali, gli investitori incassano i rendimenti e alla scadenza, ottengono il rimborso del capitale inizialmente versato. Tuttavia, laddove si verifichi un evento pandemico

di rinnovo della capacità da parte di alcuni cedenti e, dall'altro, aumentato la porzione dei rischi trattenuta". **Questa tipologia di Risk-Linked Securities è stata introdotta negli anni '90,** dopo la grave crisi vissuta dal settore assicurativo in seguito alle perdite per l'uragano Andrew, che si abbatté su Florida e Louisiana nel 1992 e per il terremoto di Northrodge, che colpì la California nel 1994. **Da allora le emissioni sono aumentate in maniera vertiginosa**, soprattutto negli ultimi 10 anni, arrivando a un valore di oltre 20 miliardi di dollari. www.itfundspeople.com, www.ania.it

[9] Coronavirus: clausole pronte a scattare su 320 mln dlr di "pandemic bond" ilsole24ore.com

[10] Ciò su cui bisogna focalizzare l'attenzione sono le clausole per far scattare il diritto di non restituire da parte della World Bank il capitale agli investitori: innanzitutto il tipo di virus, ma anche il tasso di crescita dei contagi, il numero di Paesi coinvolti e la distribuzione delle vittime nei diversi Paesi. Certificare la presenza di tali condizioni è compito della società privata americana che si occupa di svolgere indagini econometriche, modellizzazione dei rischi e analisi dei dati della Air Worldwide Corporation. È bene ricordare l'epidemia dell'Ebola che nel 2018 ha causato oltre 11 mila morti nella Repubblica Democratica del Congo. A causa del fatto che non ci sono state almeno 20 vittime in un secondo Paese, i pandemic bond hanno pagato 50 milioni di dollari, ma dalla parte "per cassa", mentre le banche hanno incassato oltre 60 milioni di dollari di interessi sui bond.

coperto dal contratto – cioè associato ad una delle categorie di *virus* individuati dal PEF[11], tra cui compare anche il *coronavirus* – e non si concretizzino le condizioni previste, i sottoscrittori perdono la scommessa; la Banca Mondiale trattiene le somme investite ed i possessori devono rinunciare al 16,67% di quanto versato, se appartenenti alla classe A, oppure, quale corollario del maggior rischio assunto a fronte della più elevata redditività, all'intero capitale, se appartengono alla classe B.[12] Già si è detto che, laddove dovessero ritenersi verificate tutte le condizioni contrattualmente previste, gli investitori perderebbero in tutto o in parte il capitale investito. Tuttavia, al riguardo occorre spendere alcune ulteriori considerazioni, che già aprono ad una prima valutazione sull'utilità di questi strumenti rispetto al fine perseguito:

- la struttura stessa di questi *bonds*, impone di relativizzare le perdite che gli investitori potrebbero subire. Infatti, ponendo in evidenza le numerose criticità di questi strumenti, *AP Felix Stein* dell'Università di *Cambridge* ha evidenziato come, alla fine, siano sempre e comunque gli investitori di *Wall Street* a beneficiarne, anche perché quando consideriamo gli investitori di questi *bonds* dobbiamo avere riguardo ai soli investitori qualificati, cui si riferisce il *Prospectus Supplement* messo a disposizione dalla Banca Mondiale; questi, anche laddove dovessero perdere parzialmente o integralmente il capitale investito, sarebbero stati già ampiamente ripagati dall'elevata rimuneratività delle cedole fin ora percepite a scadenza mensile;
- Il collocamento dei *pandemic bonds*, riguarda anche i clienti *retail*, esponendoli inconsapevolmente ad un rischio molto elevato e, probabilmente, non adeguato al loro profilo. Infatti, nell'attuale emergenza sanitaria (pandemia) e nelle valutazioni affidate *all'Air Worldwide Corporation*, il valore dei *bonds* è crollato e questo potrebbe aver indotto più di qualche investitore a cercare di allocare altrove i titoli; guardando ad un triste ma non troppo lontano passato (obbligazioni Parmalat e Cirio o con quelle emesse dall'Argentina), qualcuno ritiene di non poter escludere che gli intermediari, memori dei *default* passati, abbiano inserito i *pandemic bonds* nei fondi comuni o nelle gestioni patrimoniali dei risparmiatori semplici. Le perdite, per questi ultimi, non sarebbero compensate da nessun guadagno. Sulla base dei dati attualmente a disposizione, appare lecito ritenere che la pandemia di *coronavirus* farà attivare il pagamento dei *Pandemic bonds*, con perdite complessive per i sottoscrittori, pari a 132,5 milioni di dollari circa, che meccanismi di riassicurazione porteranno fino a 195,8 milioni.

Conclusioni

La pandemia da *coronavirus* non poteva certo prevedersi nel 2017. Ma molti analisti e investitori muovono critiche feroci allo strumento dei *pandemic bonds*, considerando le sue condizioni troppo severe. Alcuni, si spingono nel dire che il prodotto è un "completo fallimento perché il razionale per questi bond non esisteva nel 2017 e non esiste oggi". Fino a fine febbraio 2020, i *pandemic bonds* hanno pagato interessi per 96 milioni di dollari. I difensori di questi titoli invece semplicemente adducono che il *pandemic bond* trasferisce una parte del rischio delle epidemie globali agli investitori più ricchi, consentendo alla *World Bank* di rispondere – almeno in parte – alle situazioni epidemiche più estreme.

Purtroppo, a differenza di quanto accaduto nel 2018, la pandemia causata dal *coronavirus* ha causato oltre 413 mila morti in tutto il mondo finora[13]. Il 24 marzo è scaduto il termine delle

[11] Il Pef (Pandemic Emergency Financing Facility) è il fondo della Banca Mondiale che fornisce aiuti ai Paesi colpiti da pandemie. Il fondo ha due modi per raccogliere soldi: uno "assicurativo", quello legato ai bond appena descritti, e l'altro "per cassa", alimentato dai contributi di Paesi ricchi o di organismi come l'Oms.
[12] Pandemic bond: cosa sono e chi ci guadagna con il coronavirus? www.borsaefinanza.it
[13] Coronavirus, la mappa del contagio nel mondo www.corriere.it

12 settimane dall'inizio, ma quasi tutti i criteri sono stati raggiunti. Restano da valutare, come sottolinea Euromoney, il tasso di crescita dei contagi e il rapporto tra casi confermati e casi totali (inclusi i sospetti). Ad oggi possiamo sollevare alcune criticità:

- Si tratta di fondi destinati ai primi interventi, suscettibili di innumerevoli ed ulteriori stanziamenti per fronteggiare le necessità dei Paesi beneficiari, ma restano comunque fondi di modestissimo ammontare, assolutamente inadeguati ad attutire il colpo di una pandemia. E ciò appare ancora più nitido se si considera che il richiamato ammontare dovrà essere suddiviso tra oltre sessanta Stati e se lo si paragona ai poderosi stanziamenti con cui gli altri Paesi stanno cercando di rispondere ad un'emergenza che non è solo sanitaria, ma anche sociale ed economica;
- Le clausole contrattuali sono eccessivamente numerose e di non immediata valutabilità. Così, mentre gli investitori, accumulano nei lunghi periodi di tranquillità cedole generose, l'inverarsi delle condizioni per attivare il pagamento dei *pandemic bonds* è, attualmente, solo un'eventualità, che potrebbe anche non concretizzarsi, non diversamente da quanto già accaduto in un passato recente con la diffusione dell'Ebola. D'altra parte, se la già rilevata limitatezza dei fondi ci impone di inquadrarli alla stregua di interventi iniziali, anche quando si dovesse accertare che tutte le condizioni richieste si siano realizzate, la risposta finanziaria si rivelerebbe eccessivamente tardiva.

Ovviamente, le criticità rilevate, non devono indurre a ritenere inutile o sbagliato che il mercato scommetta sui rischi catastrofali, così concorrendo a mettere a disposizione fondi utili per finanziare gli aiuti erogati dagli organismi internazionali, che fino a questo momento hanno potuto contare quasi esclusivamente su risorse pubbliche, l'unica cosa possibile è quella di migliorare le potenzialità di questi strumenti, rivedendone la struttura: trasparenza delle condizioni, capacità di essere utilizzati con efficacia e tempestività per i casi in cui sono stati emessi, ed infine, gli importi.

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La cittadinanza nell'epoca della globalizzazione

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Abstract:
The aim of my speech is to show how political action is possible and necessary with the aim of forming a type of citizenship in a transnational perspective. It is about developing a civilization of political relations, to avoid the exercise of force and war between states. More and More often, infact, in the current publicism we tend to use expressions such as " world disorder " or " world civil war ". It is necessary to overcome a passive attitude in the face of the tendencies of states to enter into conflict to defend their particular interests and define a global democracy project. To this end, some recent contributions by E tienne Balibar and Wendy Brown are usefull.

Keywords: Governance; Globalization; Governance Transnational

JEL Classification: *F02, F22, P16*

Nella recente pubblicistica l'uso di espressioni come «disordine mondiale» o, addirittura, «guerra civile mondiale» è divenuto prassi comune. E sicuramente un tale approccio analitico coglie la drammaticità della situazione venutasi a creare dopo la guerra in Siria e lo scontro militare in atto in Libia. Tuttavia, pur volendo aderire con immediatezza alla realtà concreta, sono espressioni che risultano puramente descrittive, perché non giungono mai a sviluppare un'analisi dei soggetti politici in campo. Due sono, in linea di massima, gli atteggiamenti che vengono assunti di fronte ad un mondo ritenuto caotico e ingovernabile: o si auspica che una qualche potenza mondiale riesca a introdurre in un simile *caos* il *suo* ordine o questo nuovo mondo viene rappresentato come la fase ultima di un Impero in declino, ormai incapace di esercitare la propria egemonia politico-culturale.

Sono questi approcci analitici a determinare la scena culturale, ma essi, a mio avviso, restano ancorati ad antiche coppie categoriali (ordine/disordine, potere/popolo, istituzioni/mondi vitali) che non ci aiutano a pensare il "mondo nuovo" nato dopo la caduta del muro di Berlino. Occorre, invece, cogliere questo "nuovo mondo" entro la storia della modernità, di cui è, forse, solo una estrema radicalizzazione.

È in quest'ottica che si è posto Carlo Galli in un libro pubblicato alcuni anni fa e scritto per interpretare le vicende dell'11 settembre 2001. Galli ha evitato la fraseologia del «disordine mondiale» e non si è lasciato imbrigliare da una ideologia catastrofista. Ha tenuto ferma la necessità di assumere una prospettiva storica ed è, così, giunto a interpretare la nuova realtà

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come una «guerra globale» che, a differenza delle guerre mondiali del '900, non porta più a una ridefinizione degli spazi politici ma a nuovi conflitti «senza spazio». «La guerra globale – ha sostenuto Galli – è una guerra in cui si sommano guerre locali» [Galli, 2002, p. 60].

In questa situazione diviene assai difficile trovare una "determinazione in ultima istanza" delle ragioni di tali guerre e, soprattutto, diviene indispensabile liberarsi da quelle vecchie spiegazioni che si limitavano ad evidenziare le ragioni puramente economiche dei conflitti.

L'esigenza di evitare spiegazioni economiciste di questa «guerra globale», vista come somma di «guerre locali», ha trovato nelle ricerche di Étienne Balibar una adeguata e ulteriore tematizzazione. L'obiettivo che si è posto Balibar è stato quello di rintracciare la logica che regge questo «disordine mondiale» e di mostrare quali debbono essere le linee di una politica democratica e pacifista che ne consentono il superamento. In particolare, in un saggio dedicato a *Lénine et Gandhi* ha tentato di mostrare come sia possibile «democratizzare la democrazia» [Balibar, 2010].

La via che il filosofo francese individua è quella di un ampliamento delle forme di cittadinanza, attuando pratiche politiche mirate al superamento delle divisioni etniche, religiose e culturali. Lo stesso riconoscimento dello *status* di cittadino costituisce – secondo Balibar – l'indispensabile presupposto per evitare «conflitti di civiltà». Se siamo tutti liberi ed eguali, cioè: tutti cittadini che abitano con pari diritti lo stesso territorio, diviene alquanto difficile usare meccanismi di esclusione o di violenza ideologica e politica. La non-violenza diviene funzionale alla lotta per la cittadinanza e questa, a sua volta, è resa funzionale ad una politica non-violenta. In questo quadro, la tematizzazione del nesso politica/non-violenza è resa funzionale alla individuazione di linee strategiche che portano alla *civilizzazione* dello stesso agire politico e, quindi, alla individuazione di meccanismi di mediazione istituzionale per ampliare le forme di cittadinanza in un mondo globale.

Muovendo da questa visione, nel volume *Cittadinanza* [Balibar, 2013] Balibar ha discusso le tesi di Wendy Brown che nel saggio *New liberalism and the End of Democracy*, muovendo dalle elaborazioni teoriche di Foucault, ha tentato di dimostrare come oggi sia dominante una forma di «governamentalità» (Foucault) che sottomette e controlla le vite di ogni singolo individuo. Nelle società contemporanee si assisterebbe ad una nuova forma di assoggettamento delle coscienze individuali e a una «de-democratizzazione della democrazia».

L'analisi della Brown – commenta Balibar – implica che l'attuale crisi della democrazia non sia un semplice episodio ma un fatto irreversibile. Questo apocalittico processo di de-democratizzazione della democrazia porterebbe ad una estinzione della politica: alla fine della politica come forma di partecipazione organizzata alle decisioni che riguardano la vita collettiva.

Wendy Brown è venuta approfondendo il suo discorso nel volume *Stati murati, sovranità in declino* [Brown, 2013], In questo testo la filosofa americana ha mostrato come le politiche attuali degli Stati nazionali tendano alla chiusura su se stessi. I muri che essi vengono costruendo (il muro tra gli Usa e il Messico, p. es.) assumono il carattere di «templi alla sovranità nazionale». E alla sovranità nazionale, messa in discussione dall'economia che si internazionalizza, corrisponde la costruzione di «templi dell'autorità», le cui funzioni principali sembrano essere la produzione di una (illusoria) sicurezza psicologica e l'esercizio di un controllo totale sulle anime. Si innalzano feticci per condizionare le vite individuali e per imporre comportamenti omogenei. E, per spiegare il ruolo che nell'attuale momento storico la costruzione di questi muri assume, Wendy Brown non esita ad utilizzare argomenti tratti dalla psicoanalisi freudiana e a riattualizzare le categorie di Carl Schmitt. Questi, infatti, aveva immaginato la sovranità politica come occupazione e ordinamento di un determinato territorio. Senonché, la Brown non percepisce che la concezione schmittiana del nesso occupazione-sovranità non è più in grado di fornirci una corretta immagine del mondo moderno, perché ormai il conflitto di civiltà attraversa e scompone dal loro interno ogni singolo Stato nazionale. Intendo dire che non esistono più spazi politici culturalmente omogenei, né esiste alcuna sovranità o forza

politica in grado di unificare e rendere culturalmente omogeneo un determinato territorio, se non attraverso una violenta esclusione dell' "altro" (un tempo, l'ebreo; oggi, il migrante).

La studiosa americana ha certamente ragione nel sostenere che la principale utilità della costruzione di quei muri consiste nel costituire dei simboli del potere che funzionano come strutture di controllo e di repressione delle coscienze individuali: una specie di Super-Io. Ma finisce con il radicalizzare la sua critica e con il produrre una *demonizzazione* del potere che non ci aiuta a comprendere le nuove e contraddittorie dinamiche della politica. L'uso di categorie psicologiche, che hanno l'intento di svelare il carattere di feticcio dei muri, non ci fa intravedere alcuna via d'uscita da questa realtà totalizzante e chiusa in sé. L'analisi, a mio avviso, va riportata a categorie politiche capaci di evidenziare i caratteri della nuova conflittualità che attraversa i singoli Stati e li porta a configgere tra loro. E, sotto questo profilo, a me sembra che le ricerche di Balibar risultino assai più utili.

Balibar oppone alle tesi della Brown una puntuale analisi delle trasformazioni sociali e dell'ordine politico mondiale realizzatisi a partire dagli anni Settanta del secolo scorso. Secondo il filosofo francese, in quegli anni si è registrata la fine di quel compromesso keynesiano che aveva consentito la crescita delle economie occidentali entro lo spazio degli Stati nazionali. «Le grandi lotte di classe degli anni Settanta – egli scrive – hanno segnato» l'inizio della fine di quel compromesso e, al tempo stesso, «*l'avvio di una nuova rivoluzione tecnologica e di una spinta verso l'egemonia del capitalismo finanziario, prima ancora del crollo del socialismo reale e dell'accelerazione della globalizzazione economica*» [Balibar, 2012, p. 74]. A ciò è da aggiungere che negli ultimi decenni la costituzione di macro-regioni economiche (l'Europa, il Nord-America, l'Est asiatico) [Telò, 2004] ha spostato le linee di conflitto all'interno delle macro-regioni e tra di esse. La possibilità della implosione di tali macro-regioni costituisce il nuovo e più pericoloso livello di drammatizzazione delle crisi economiche odierne.

Il tema che si pone, allora, è: come si stabilizzano tali macro-regioni e come si rendono pacifiche le relazioni tra loro e al loro interno? Come si neutralizza la conflittualità che le attraversa? Come si governano le diseguaglianze economiche, le differenze culturali, religiose, etniche in esse presenti?

È a questi interrogativi che Balibar tenta di rispondere, suggerendo *una costituzionalizzazione dei diritti di cittadinanza e della stessa sovranità su basi sovra-nazionali e inter-etniche*. Egli è consapevole che questa è l'unica via possibile per rendere vana la costruzione dei muri. Una politica civile – una politica che sappia rinunciare all'uso della violenza – passa attraverso la definizione di un nuovo tipo di cittadinanza sociale e politica: un tipo di cittadinanza che non può più essere definita sulla base della uniformità culturale ed etnica, come accadeva per i vecchi Stati nazionali. Se, ci dice ancora Balibar, si intende realizzare una costituzionalizzazione della cittadinanza globale, essa può essere immaginata solo a partire da un'Europa senza confini [Balibar, 2007]. Non si tratta soltanto di resistere ai processi di de-democratizzazione in atto e di difendere un tipo di cittadinanza nazionale minacciata dalla globalizzazione, ma di affrontare il problema del «superamento della sovranità puramente nazionale non soltanto come sovranità statuale ma come sovranità del popolo» [Balibar, 2012, p. 163]. Occorre, allora, ritrovare quei principi che, nel mentre garantiscono la esistenza delle diversità etniche e culturali, tuttavia ne regolamentano efficacemente i rapporti. *Democratizzare la democrazia* vorrà dire, allora, rendere possibile la rappresentanza delle molteplici etnie e culture entro e oltre i confini nazionali. Questo tipo di *democratizzazione della democrazia* implica una trasformazione del concetto e delle pratiche della cittadinanza. E tale trasformazione dovrebbe comportare il passaggio dall' "assoggettamento" alla "soggettivazione" [Balibar, 2012, p. 168].

L'aspetto più convincenti delle tesi di Balibar è nell'idea che alla tendenza degli Stati a rinchiudersi su se stessi occorre rispondere con una democrazia globale; con un processo infinito di democratizzazione della vita politica. Il discorso del filosofo francese ha il suo centro nell'idea che l'*altro* deve essere riconosciuto e garantito nelle sue differenze. Il rapporto con

l'*altro* non può essere di semplice *assimilazione*, ma di *riconoscimento*. Senonché, tale processo di riconoscimento dell'*altro* non può avvenire attraverso la sovversione delle forme costituzionali già date ma solo attraverso queste stesse forme costituzionali e attraverso la formazione di soggetti politici e di movimenti capaci di lottare contro le divisioni etniche e contro i meccanismi di esclusione nel rispetto delle forme di democrazia già date. Sono questi soggetti e questi movimenti che possono divenire le *forze politiche che fondano una nuova Costituzione*: i portatori attivi di una nuova cittadinanza.

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COVID-19 e incentivi pubblici alle imprese turistiche italiane: un'analisi preliminare

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Abstract: Tourism is the sector most affected by the COVID-19 pandemic worldwide. This research aims to carry out a preliminary analysis of the impact of the Italian government's funding policies in favour of operators in the tourism sector, to assess which types of businesses and which geographical areas have benefited the most.
This work investigates, primarily, the measures implemented by the Government with a series of decrees containing measures to support the tourism activities hard hit by the pandemic, from the "holiday bonus" addressed to families and accommodation facilities, to the resources for travel agencies and tour operator, to the non-repayable grant in favour of commercial establishments open to the public in the historic centres of the cities of art with a high tourist vocation, to the investments of the "Great Cultural Heritage Projects" Strategic Plan launched by the Ministry for Cultural Heritage and Activities and for Tourism. In particular, according to the data of the Revenue Agency reported by the MIBACT available at the end of July 2020, there are more than one million holiday bonuses obtained through the "IO App" which represent an economic value of 450 million euros, with over 140 thousand families who have already spent the bonuses in about 10 thousand structures, thus injecting over 60 million euros into the tourism sector. The regions where expenditure is most concentrated are Emilia-Romagna, Apulia and Tuscany which, together, account for more than a third of the bonuses paid.
Travel agencies and tour operators have also been particularly affected by the measures to contain the pandemic. Non-repayable grants were allocated to them and not. Subsequently, the non-repayable grants intended for partial refreshment are analysed for those who carry out sales of goods or services to the public who have suffered a decrease in turnover of at least one third compared to 2019, due to the absence of international tourism in 29 cities of art with a high tourist vocation.
Furthermore, to confirm that culture and tourism are an inseparable pair, the eleven projects and construction sites spread throughout the national territory that will contribute to the birth of new cultural realities and the consolidation of others will be considered.
The present research aims at an initial overall assessment of the relationship between the Italian government's subsidy system to the tourism sector and the consequent economic and social effects.

Keywords: Tourism Investments; Tourism Financing; COVID-19; Government Grants; Italy

JEL Classification: *G28; M21; R53; Z32; Z33*

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Premessa

Questa ricerca ha lo scopo di effettuare un'analisi preliminare dell'impatto delle politiche di finanziamento del governo italiano a favore degli operatori del settore turistico, per valutare quali tipologie di imprese e quali aree geografiche ne abbiano beneficiato di più.

1. L'impatto del Covid-19 sul sistema economico italiano ed, in particolare, nel settore turistico

L'epidemia di virus Covid-19 ha portato molti paesi europei a bloccare parti significative delle loro economie, con l'obiettivo di contenere l'epidemia di virus. Queste misure di *lockdown* hanno avuto un marcato impatto negativo sull'economia italiana.

L'intero Paese è rimasto bloccato dal 9 marzo fino alla fine di maggio 2020, con conseguenze drammatiche: secondo i dati ISTAT (2020) nel primo trimestre 2020 il PIL italiano è sceso del 5,4% e nel secondo trimestre del 12,4%. La contrazione del PIL è stata principalmente correlata alla diminuzione della domanda interna e al crollo degli investimenti. Durante il secondo trimestre, l'indice della produzione industriale nazionale è diminuito del 17,5%, con la produzione che è scesa ai minimi storici.

L'ISTAT ha stimato che a marzo 2020 le vendite al dettaglio sono diminuite, rispetto a febbraio 2020, del 20,5% in valore e del 21,3% in volume; rispetto a marzo 2019, il valore delle vendite al dettaglio è diminuito del 9,3% per la grande distribuzione e del 28,2% per la piccola distribuzione.

Complessivamente le misure di *lockdown* hanno portato alla sospensione delle attività per circa 2,1 milioni di imprese in Italia, che impiegano 7,1 milioni di persone.

La pandemia ha determinato un impatto molto diversificato su diversi settori dell'economia italiana. Secondo uno studio pubblicato da Cerved (2020), durante il *lockdown* i settori più colpiti sono stati la manifattura aerea (-22,1%), l'energia (-15,9%), la moda (-14,1%) e l'*automotive* (-9,1%). Fortemente colpito anche il settore turistico, che secondo alcune stime rappresenta il 13% del PIL italiano.

Secondo l'ultima analisi dell'ENIT (2020), l'agenzia nazionale italiana per il turismo, da febbraio 2020 i turisti internazionali sono diminuiti del 58% e i viaggiatori nazionali del 31%, con una perdita economica stimata di € 24,6 miliardi.

Purtroppo, il virus non scomparirà in poco tempo, quindi le misure di distanziamento sociale continueranno, il che significa che ci saranno meno posti disponibili su aerei, treni e che la capacità ricettiva delle strutture turistiche sarà ridotta.

Queste limitazioni potrebbero anche causare un aumento dei prezzi complessivi, rendendo la scelta di viaggiare più difficile per le persone che hanno già subito le conseguenze economiche della pandemia o portandole verso scelte più semplici e meno costose, il cosiddetto turismo di prossimità. Anche il settore della ristorazione ha sofferto gravemente durante il periodo di blocco.

Secondo le analisi dell'ISTAT (2020), il settore della ristorazione ha perso circa € 13 miliardi nel secondo trimestre del 2020, e in tutto il 2020 subirà una perdita di oltre € 22 miliardi. Il Covid-19 ha avuto un forte impatto anche sul settore manifatturiero (-15%), oltre che meccanico (-18,8%) ed elettrodomestici (-22,1%). D'altra parte, Covid-19 ha avuto un impatto positivo per alcuni su altri settori.

Dall'analisi condotta da Cerved (2020), uno dei principali information provider italiani, sulle previsioni economico-finanziarie su 223 settori e monitoraggio andamenti di oltre 1.600 branche di attività risulta che le società che operano nel web e nei servizi software sono state

quelle che ne hanno beneficiato maggiormente (+ 17,4% rispetto al primo semestre 2019), seguite dai principali gruppi di distribuzione (+ 9,1%), farmaceutica (+ 6,1%), fornitori di sistemi di pagamento online (+ 4,7%), elettronica (+ 4,5%) e alimentare (+ 3,4%).

Sempre secondo lo studio pubblicato da Cerved (2020) si prevede una crescita consistente nel prossimo biennio per le aziende attive nei settori delle specialità farmaceutiche (+ 13,5%) e dei canali di distribuzione alimentare (+ 12,3%).

Sulla base di un sondaggio condotto tra il 23 e il 31 agosto 2020 da SWG, su un campione di 1.000 persone rappresentativo della popolazione residente in Italia dai 18 ai 74 anni, per conto di Confturismo-Confcommercio (2020), risulta che l'indice di fiducia dei viaggiatori italiani (che rappresenta la propensione degli italiani a viaggiare) è sceso a 63 punti su una scala da 0 a 100. Una situazione simile non si era mai verificata negli ultimi 5 anni di sondaggi. L'Italia è rimasta la meta predominante, scelta dal 96% degli intervistati (+19% sulla la media normale di agosto), con ottimi trend in destinazioni in grado di offrire un equilibrato mix di mare, entroterra, enogastronomia e natura come la Puglia, la Toscana e l'Emilia-Romagna. Soltanto il 4% ha trascorso vacanze all'estero, preferendo mete europee quali Grecia (26%), Francia (22%) e Austria (17%).

Il 41% degli intervistati ha effettuato una vacanza con almeno 5 notti di pernottamento (in media le notti trascorse fuori casa per la propria vacanza estiva principale sono state 8,5), mentre il 19% si è concesso una breve vacanza o viaggi suddivisi in più periodi, ma sempre di breve durata. Questi dati mostrano che il 40% del campione non ha trascorso neanche un giorno di vacanza.

Il CST Firenze per Assoturismo Confesercenti (2020), sulla base dei dati forniti da un campione di 1.975 imprenditori della ricettività in tutta Italia, ha stimato che nel trimestre giugno-agosto, le presenze in strutture ricettive ufficiali in Italia abbiano raggiunto 148,5 milioni di unità, oltre 65 milioni in meno rispetto al 2019 (-30,4%), con una flessione più marcata nel settore alberghiero (-32, 6%) rispetto alla ricettività extra-alberghiera (-27,5%).

A seguito delle misure restrittive poste dai governi nazionali il calo delle presenze di turisti stranieri, soprattutto provenienti da Paesi extra-Ue, ha riguardato per il 70% le strutture alberghiere e per il 61% quelle extra-alberghiere. Hanno, comunque, trascorso vacanze sul territorio italiano visitatori tedeschi, francesi, olandesi, svizzeri, austriaci e britannici.

Le forme di turismo in Italia che hanno risentito maggiormente della pandemia sono state quella culturale (-49,6%), lacuale (-48,6%), termale (-38,9%) e rurale (-39,8%). Il turismo balneare (-23,7%) e quello montano (-19%) hanno arginato le perdite di presenze. La tendenza negativa ha interessato tutte le aree del Paese, ma con forza diversa.

A livello territoriale le aree che hanno subito l'andamento peggiore sono state quelle del Nord Ovest (-34,2%), del Nord Est (-34,4%) e del Centro (-31,3%), mentre per le regioni del Sud e delle Isole la stima del calo è stata più contenuta (-20,4%).

Dal punto di vista del fatturato, gli imprenditori del campione hanno subito un calo significativo dei volumi, stimato in media del 37,5% rispetto allo stesso periodo del 2019 (-38,7% per le strutture alberghiere e -33,8% per le strutture extra-alberghiere). Circa 40.000 strutture ricettive si stima che abbiano aderito alla misura di sostegno adottata dal governo "bonus vacanze", di cui il 73% nel settore extra alberghiero.

2. I contributi pubblici a favore delle imprese che operano nel turismo

La valutazione degli effetti economici e sociali delle politiche di incentivazione delle imprese da parte delle pubbliche amministrazioni è diventata oggetto di studio della letteratura negli ultimi due decenni sia a livello nazionale che internazionale (Pierleoni, 2012, Dessalvi et al., 2017).

Nell'attuale contesto economico e sociale è sempre più cruciale comprendere il livello di successo di una determinata misura di incentivazione per le imprese in termini di efficacia ed efficienza (Sisti, 2007), considerando che le pubbliche amministrazioni debbano operare con risorse pubbliche in continua diminuzione ed utilizzarle con la giusta oculatezza per scongiurare errori (Martini e Trivellato, 2011).

Le variabili, che sono determinanti per valutare la performance economica e sociale dei contributi pubblici alle imprese, rispetto al contesto territoriale di riferimento, in termini di ritorno e di redistribuzione dei benefici derivanti dall'attività di tali imprese sul territorio, riguardano gli investimenti (Capuano et al., 2002; Bagella et al., 2004; Bronzini e de Blasio, 2006; Bronzini et al., 2007; Gabriele et al., 2007; Guelfi ed Ercoli, 2008), l'occupazione (Montanino, 1999; Carlucci et al., 2001; Pellegrini e Carlucci, 2003; Pellegrini e Carlucci, 2004; De Castris e Pellegrini, 2005; Bernini et al., 2006; Bondonio e Greenbaum, 2006; Cipollone e Guelfi, 2006; De Castris e Pellegrini, 2006; Adorno et al., 2007; Bia e Mattei, 2007; D'Amico e Biscotti, 2011) e il tasso di addizionalità degli investimenti (Danielis, 2006; Merito et al., 2007).

Per quanto riguarda la produzione scientifica in merito al ruolo delle pubbliche amministrazioni e alle ragioni che inducono alla concessione di contributi pubblici agli operatori del settore turistico, vi sono molti contributi scientifici (Hardin, 1968; Hughes, 1986; Smeral, 1998; van Beers e de Moor, 2001; Aquino et al., 2003, Durbarry, 2004; Shubert e Brida, 2008).

3. Le misure del Governo italiano a sostegno del turismo

Nel corso del 2020 il Governo italiano ha adottato alcune misure straordinarie per sostenere le industrie più colpite dalla pandemia e dalla conseguente crisi economica attraverso una serie di decreti: il Decreto Legge n. 23 ("Decreto Liquidità") in vigore dal 9 aprile, il Decreto Legge n. 18 ("Decreto Cura Italia") in vigore dal 30 aprile, il Decreto Legge n. 34 del 19 maggio, convertito in Legge il 16 luglio ("Decreto Rilancio"), il Decreto Legge n. 104 ("Decreto Agosto") in vigore dal 15 agosto.

Le principali misure adottate dal governo, con particolare attenzione a quelle volte a rilanciare il settore del turismo in difficoltà in Italia, riguardano:

- il "bonus vacanze" rivolto a famiglie e strutture ricettive,
- le risorse per agenzie di viaggio e tour operator,
- il contributo a fondo perduto a favore di esercizi commerciali aperti al pubblico nei centri storici delle città d'arte ad alta vocazione turistica,
- gli investimenti del piano strategico "Grandi Progetti per i beni culturali" varato dal ministero per i beni e le attività culturali e per il turismo.

Tuttavia, resta da vedere se queste misure saranno sufficienti per ripristinare il settore del turismo, poiché restano restrizioni e limiti alla circolazione delle persone attraverso i confini internazionali.

Nello specifico il "Decreto Rilancio" ha previsto i seguenti interventi:

1. Credito d'imposta per ferie (Bonus Vacanze) (art. 176)

Il Decreto Rilancio prevede la concessione ad un consumatore di un credito d'imposta per ferie del valore massimo di € 500 per le spese sostenute durante le vacanze, in strutture ricettive, hotel, bed & breakfast e agriturismi con sede in Italia che optano per la partecipazione al programma. Tale credito d'imposta è concesso ad un solo componente di un nucleo familiare con reddito inferiore a € 40.000 ed è differenziato per il numero dei componenti del nucleo familiare (credito € 150 per un solo componente, € 300 per due componenti, € 500 per 3 o più

familiari). Il credito d'imposta può essere utilizzato anche da un familiare diverso dal richiedente.

Questa misura, entrata in vigore il 1° luglio 2020, è valida fino a dicembre 2020. Verrà concessa ai consumatori come sconto diretto dell'80% sulle fatture emesse dal fornitore, ad es. alberghi, bed & breakfast. La parte restante dell'importo della fattura viene concessa come credito d'imposta nella dichiarazione dei redditi per l'anno fiscale 2020.

Il prestatore del servizio di alloggio, a sua volta, può compensare lo sconto concesso in fattura a titolo di credito d'imposta nella propria dichiarazione dei redditi o, in alternativa, può trasferire il credito d'imposta a banche e altri intermediari finanziari.

Il credito d'imposta non può essere utilizzato quando la vacanza è prenotata tramite l'intervento di portali online, diversi da agenzie di viaggio e tour operator. Con apposito regolamento emanato il 17 giugno 2020 l'Agenzia delle Entrate ha chiarito la procedura per beneficiare di tale credito d'imposta.

Secondo i dati dell'Agenzia delle entrate riportati da MIBACT disponibili a fine luglio 2020, si contavano oltre un milione di bonus per le vacanze ottenuto tramite "io app" che rappresentano un valore economico di € 450 milioni, con oltre 140mila famiglie che hanno speso i bonus in circa 10mila strutture, iniettando così oltre € 60 milioni nel settore turistico.

Le regioni dove la spesa è più concentrata sono state l'Emilia-Romagna, la Puglia e la Toscana che, insieme, rappresentano più di un terzo dei bonus utilizzati.

2. Esenzione dall'imposta sugli immobili (art. 177)

Il Decreto Rilancio prevede l'esenzione dal pagamento della prima rata dell'imposta sugli immobili, cosiddetta IMU (ordinariamente scaduta entro il 16 giugno) che si applica a immobili quali alberghi, pensioni, villaggi turistici, appartamenti per vacanze, affittacamere per brevi soggiorni, bed & breakfast, stabilimenti balneari e terme. L'esenzione è concessa a condizione che i proprietari dei predetti immobili siano lo stesso soggetto che gestisce effettivamente l'attività aziendale.

3. Fondo per il turismo (art. 178)

Con l'obiettivo di stimolare le transazioni nel settore turistico, il Decreto Rilancio prevede l'istituzione di un fondo di dotazione di € 50 milioni per il 2020. Tale fondo sarà dedicato all'acquisto di quote di capitale e fondi di investimento gestiti da società di gestione del risparmio con finalità di acquisto, ristrutturazione e valorizzazione di immobili destinati ad attività turistico-ricettive.

4. Promozione turistica in Italia (art. 179)

Il Decreto prevede l'istituzione di un fondo finalizzato alla realizzazione di iniziative a sostegno del turismo in Italia. Ulteriori normative specificheranno i criteri e le modalità di assegnazione delle risorse rilevanti, che si prevede si aggireranno intorno ai € 20 milioni per il 2020. Il Ministero per i beni e le attività culturali sovrintenderà all'assegnazione delle risorse tra i richiedenti.

5. Misure in materia di tassa di soggiorno (art. 180)

Il Decreto Rilancio prevede l'istituzione di un fondo destinato a compensare le minori entrate di tasse di soggiorno per i Comuni determinate dalle limitazioni imposte alla circolazione e alle presenze dei turisti. Uno specifico Decreto delineerà i criteri per la ripartizione delle risorse tra i vari Comuni.

Il Decreto Rilancio prevede anche una specifica disposizione per la riscossione della tassa di soggiorno. In particolare, i gestori di strutture ricettive, nonché i proprietari di immobili che riscuotono i canoni di locazione sono responsabili dell'effettivo pagamento della tassa di

soggiorno al comune competente, mentre il costo effettivo dell'imposta sarà a carico dei viaggiatori a cui l'imposta sarà trasferita. I fornitori di strutture ricettive sono inoltre tenuti ad espletare ulteriori formalità legate alle rispettive normative (es. Deposito delle comunicazioni dell'imposta di soggiorno). Questo vale per i fornitori di alloggi a Roma e nelle principali città di ogni regione dove il numero di turisti è 20 volte superiore al numero di cittadini residenti.

Il Decreto prevede, inoltre, l'applicazione di sanzioni in caso di omissione, ritardato o insufficiente pagamento della tassa di soggiorno (art. 13 D.Lgs. 471/1997). In pratica, la normativa fornisce chiarezza sul ruolo dei fornitori di alloggi, affermando che dovrebbero essere qualificati dal punto di vista giuridico come "responsabili" delle formalità di riscossione, pagamento e adempimento della tassa di soggiorno. In passato erano considerati "agenti" e di conseguenza non era chiara la gamma di attività relative alla riscossione della tassa di soggiorno.

6. Misure aggiuntive

Il Decreto prevede l'istituzione di un fondo di dotazione di € 25 milioni per il 2020 destinato a sostenere agenzie di viaggio e tour operator. Tale fondo è stato ulteriormente incrementato con il "Decreto Agosto" di altri € 240 milioni. Parte di tali somme sono destinate anche a guide e accompagnatori turistici. Per le agenzie e i tour operator sono stati fissati i requisiti di chi possa aspirare alle risorse (sono circa 12mila i potenziali beneficiari). Il contributo da assegnare è determinato sulla base di una percentuale applicata alla differenza tra il fatturato e i corrispettivi nei periodi 23 febbraio-31 luglio 2020 e 23 febbraio-31 luglio 2019. Le percentuali sono fino al 20% per le imprese con ricavi non superiori a € 400mila nel periodo d'imposta precedente a quello in corso; fino al 15% per coloro, nello stesso periodo, hanno registrato ricavi tra 400mila e un milione di euro; fino al 10% quando i ricavi 2019 sono compresi tra un milione e 50 milioni di euro; fino al 5% per le imprese che nel 2019 hanno avuto ricavi superiori ai 50 milioni di euro. Il contributo integra quanto eventualmente percepito con il contributo a fondo perduto per imprese e autonomi con fatturato inferiore a 5 milioni di euro previsto dal decreto Rilancio.

7. Credito d'imposta sui contratti di locazione (art. 28)

Gli operatori alberghieri che svolgono la propria attività sulla base di un contratto di locazione hanno diritto ad un credito d'imposta pari al 60% del canone effettivamente pagato per i mesi di marzo, aprile e maggio, qualora abbiano subito una riduzione del fatturato di almeno il 50% rispetto allo stesso mese dello scorso anno. Il credito d'imposta è pari al 60% in caso di contratto di locazione tradizionale, e contratto di locazione finanziaria; si riduce al 30% in caso di contratti di locazione con continuità aziendale, contratti di gestione e contratto di servizi purché prevedano l'utilizzo di un immobile. In caso di attività turistiche stagionali il credito d'imposta si riferisce all'affitto pagato per i mesi di aprile, maggio e giugno 2020.

Il Decreto Legge "Agosto" assegna oltre 500 milioni di euro da destinare a un parziale ristoro per i soggetti che svolgono attività di vendita di beni o servizi al pubblico che abbiano subito un calo del fatturato di almeno un terzo rispetto al 2019, dovuto alla assenza di turismo internazionale. Il contributo sarà determinato sulla base di una percentuale variabile applicata alla differenza tra fatturato e corrispettivi di giugno 2020 con quelli di giugno 2019.

Il Governo ha individuato 29 le città d'arte ad alta vocazione turistica, in base al rapporto tra presenze di turisti stranieri e residenti, in cui gli esercizi commerciali aperti al pubblico nei centri storici potranno beneficiare del suddetto contributo a fondo perduto. Le città coinvolte sono: Venezia, Verbania, Firenze, Rimini, Siena, Pisa, Roma, Como, Verona, Milano, Urbino, Bologna, La Spezia, Ravenna, Bolzano, Bergamo, Lucca, Matera, Padova, Agrigento, Siracusa, Ragusa, Napoli, Cagliari, Catania, Genova, Palermo, Torino e Bari.

Il Decreto Legge "Agosto" incrementa le risorse fino a 103.630.501 euro per gli investimenti nel Piano Strategico "Grandi Progetti Beni Culturali", che coinvolge il settore turistico attraverso interventi diffusi su tutto il territorio nazionale che valorizzano la bellezza delle città italiane e lo sviluppo dell'economia e del turismo italiano. Essi riguardano il Museo della Lingua italiana e la loggia Isozaki di Firenze, la Casa dei cantautori di Genova, il parco archeologico di Sibari, il grande parco urbano di Palazzo Tè a Mantova, il palazzo Silvestri Rivaldi e l'Archivio di Stato di Roma, il Museo d'Arte contemporanea di Rimini, il parco archeologico di Laus Pompeia a Lodi, l'Arsenale di Venezia, Cà del dutùr a Monte Isola a Brescia.

I risultati della ricerca, al momento provvisori e parziali, indicano che la politica dei sussidi pubblici possa avere ricadute positive sul territorio di riferimento a livello di occupazione.

Il Governo italiano, come tanti altri governi in tutto il mondo, ha distribuito denaro per aiutare e sostenere aziende e individui in difficoltà, ma con molte restrizioni di viaggio ancora in vigore. La perdita di entrate del settore turistico italiano segna un enorme buco finanziario che dovrà essere riempito, al di là delle misure contingenti di sostegno.

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Tagli alla sanità e lotta all'evasione fiscale per una sanità sostenibile

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Abstract: An organized community, in order to be structurally sound, requires activities carried out in the common interest, for which the necessary means must be found. This burden falls precisely on the beneficiary members of the community, and, in this sense, the duty to contribute must be interpreted in order to satisfy social needs. The Constitution affirms the primacy of the human person and his rights not only as an individual, but also in his social dimension, and in this dimension it highlights the joint responsibility of each associate. Rights and duties, therefore, as sides of the same coin, are all at the service of the human person, safeguarding the supreme values of dignity and equality. Because, if the Institution State falls upon the obligation to remove all the obstacles that prevent the development of the human person, it is equally true that it is only through solidarity that social differences can be definitively overcome. Health, is the right at the basis of all other fundamental human rights. This principle assigns to the States and their joints the duty to identify and modify all those variables that negatively affect health or the equity of access to treatment. Today, contemporary welfare states identify the increased longevity of the population and the rise in unemployment as the two main factors of the difficulties in which they struggle. Social spending has grown in many cases at a rate higher than that of GDP, and restrictive policies have been inaugurated almost everywhere with the only aim to drastic cut social services to the detriment of the vulnerable ones. On the other hand, if 9% of GDP is destined for health, the sustainability of the national health system is compromised by inefficiency; strategies to contain waste are therefore a must for a correct evaluation of performance in terms of cost-effectiveness. From another point of view, among the specificities of our system, it is necessary to recall the age-old problem of tax and social security evasion. To recover more resources, it becomes a priority objective to combat tax evasion. As a matter of fact, it is through the distortions of non-contribution that money is actually taken away from health. The work, therefore, addresses the two major variables that, if optimized, would be factually suitable for ensuring full sustainable development in the health sector by responding to the needs of current generations without compromising the ability of future ones to provide for their own.

Keywords: Tax evasion, waste, health, equity, sustainability

1. I principi ispiratori del Servizio Sanitario Nazionale

Quello che andremo ad illustrare rappresenta un breve percorso teso ad illustrare come il Servizio Sanitario Nazionale (SSN) risulta sovente essere in difficoltà a causa di variabili che fattualmente incidono negativamente sulla sostenibilità ed il buon funzionamento del medesimo.

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L'Italia gode di un SSN pubblico, ovvero, è un sistema di strutture e servizi chiamati a garantire a tutti i cittadini, in condizioni di uguaglianza, l'accesso universale all'erogazione equa delle prestazioni sanitarie, in attuazione dell'art.32 della Costituzione, che recita: "*La Repubblica tutela la salute come fondamentale diritto dell'individuo e interesse della collettività, e garantisce cure gratuite agli indigenti. Nessuno può essere obbligato a un determinato trattamento sanitario se non per disposizione di legge. La legge non può in nessun caso violare i limiti imposti dal rispetto della persona umana*".

Ebbene, da tale disposizione normativa discende l'onere in capo allo Stato di attuare, ovvero di abbattere, ogni fattore idoneo a produrre lesioni a siffatto diritto nonché quello di reperire i mezzi necessari al sostentamento e alla gestione dell'intero sistema.

Il SSN dalla sua istituzione, avvenuta con la legge n.833 del 1978, si fonda sui principi di universalità, uguaglianza ed equità ove per universalità si intende l'estensione delle prestazioni sanitarie a tutta la popolazione in un'ottica di risorsa della comunità tutta. Tale principio è sostanzialmente perseguito attraverso la promozione, il mantenimento e il recupero della salute fisica e psichica della popolazione attraverso l'erogazione dei cd Livelli essenziali di assistenza (LEA) erogati dalle Aziende sanitarie locali, dalle Aziende ospedaliere e da strutture private convenzionate con il SSN.

Con il concetto di uguaglianza si intende invece assicurare, senza nessuna distinzione di condizioni individuali, sociali ed economiche, un libero accesso alle cure sull'intero territorio nazionale. Ai cittadini, che non appartengono a categorie esenti, è richiesto il pagamento di un ticket che varia per ogni singola prestazione prevista dai LEA.

Infine, con il concetto di equità si è inteso garantire a tutti i cittadini parità di accesso in rapporto a uguali bisogni di salute. Questo è il principio fondamentale che ha il fine di superare le diseguaglianze di accesso dei cittadini alle prestazioni sanitarie. Affinché si possa dire effettivamente applicato un criterio equo è necessario garantire a tutti medesima qualità, efficienza, appropriatezza e trasparenza del servizio e in particolare delle prestazioni sanitarie.

Ora, perché possa dirsi raggiunto un livello ottimale di equo accesso a livelli ottimali di erogazione delle cure risulta necessario reperire fondi attraverso cui finanziare il sistema e abbattere ogni ostacolo che produce una variazione negativa del patrimonio destinato alla salute. Nei paragrafi che seguono si discuterà pertanto di due grandi piaghe italiane: l'evasione fiscale e gli sprechi in sanità.

2. Il finanziamento del Servizio Sanitario Nazionale

La tutela della salute trova la sua fonte, oltre che nella Carta Costituzionale, nella legge 23 dicembre 1978, n. 833, istitutiva del Servizio Sanitario Nazionale. Il testo legislativo, come in precedenza preannunciato, fonda la sua identità nel perseguimento di obiettivi tesi al soddisfacimento dei principi fondamentali rinvenibili nella necessità di garantire universalità ed equità di accesso ai servizi sanitari attraverso quanto previsto dai livelli essenziali di assistenza (LEA) alimentati dal finanziamento pubblico attraverso la fiscalità generale.

Su tale presupposto è stato introdotto il D.lgs n. 56/2000 che, riformulando il meccanismo di finanziamento del SSN, ha disegnato un sistema ancorato alla capacità fiscale regionale, stabilendo che al finanziamento del SSN concorrano l'IRAP, l'addizionale regionale all'IRPEF e la compartecipazione all'IVA. In questa prospettiva, come sostenuto da autorevole dottrina (Boria, 2019), è possibile sostenere che la libertà e l'uguaglianza realizzate attraverso il patto sociale del Welfare State siano vincolate e dipendenti dalle risorse finanziare raccolte mediante il prelievo tributario; si è sostenuto in tale senso che "*la libertà e l'uguaglianza dipendono anche (se non soprattutto) dal livello, dalla qualità e dalla quantità dell'imposizione fiscale*".

Il fabbisogno sanitario nazionale standard risulta quindi finanziato, in parte dalle entrate proprie degli enti del SSN (ticket e ricavi derivanti dall'attività intramoenia dei propri

dipendenti) e nella restante parte dalla fiscalità generale delle regioni: IRAP (nella componente di gettito destinata alla sanità), addizionale regionale all'IRPEF, imposta sul valore aggiunto (IVA) e accise sulla benzina. Ora, mentre nulla può obiettarsi con espresso riferimento alle entrate proprie del SSN va attentamente valutato il gettito fiscale. Meglio dire, valutare se la fiscalità generale è di fatto capace di reperire i mezzi necessari alla sopravvivenza del SSN.

Sotto un profilo puramente normativo vanno preliminarmente identificate le fattispecie impositive. Partendo dall'analisi dell'IRPEF è da considerarsi il doppio binario sul quale va impostata l'analisi con espresso riferimento al finanziamento del SSN. Siffatto tributo rappresenta la maggior quota del gettito erariale e contemporaneamente risulta essere il tributo maggiormente incisivo in ordine alla funzione redistributiva e sociale del prelievo fiscale. Tributo a carattere personale e progressivo ha quale presupposto il "possesso di redditi" siano essi in denaro o in natura, rientranti nelle categorie reddituali indicate all'art. 6 TUIR. Per ciò che attiene la base imponibile, questa, è determinata dalla somma di tutti i redditi ex art. 6 TUIR, ovunque prodotti, nel periodo di imposta. Per ciò che invece attiene all'addizionale IRPEF va preliminarmente considerato che questa va distinta dalla cd "sovrimposta". Quanto all'addizionale infatti essa si configura quando, sulla base imponibile di una determinata imposta, si prevede l'applicazione di un'ulteriore aliquota rispetto a quella già prevista per l'imposta principale. Diversamente, si ha "sovrimposta" quando presupposto e imponibile di un'imposta costituiscono anche presupposto e imponibile di un'altra (Falsitta, 2010). Nel caso dell'addizionale IRPEF essa si presenta come un incremento dell'imposta che viene deciso autonomamente dalle regioni all'interno di una forbice di valori e, più precisamente, come un aumento dell'IRPEF compreso tra lo 0,9% e l'1,4% (Boria, 2018). La base imponibile del tributo è rappresentata dall'imponibile IRPEF e l'aliquota viene applicata sul reddito complessivo del soggetto passivo al netto degli oneri deducibili già riconosciuti ai fini IRPEF.

Ancora, l'imposta regionale sulle attività produttive – IRAP – è un'imposta a carattere reale, istituita e disciplinata dal D.lgs. 446/1997. La medesima fattispecie tributaria si distingue per la peculiarità del presupposto. Questi infatti risulta essere individuato nel "valore aggiunto della produzione" e pertanto indica una capacità contributiva assai diversa da quella tradizionalmente applicata in ordine al reddito.

Infine, per ciò che attiene all'imposta sul valore aggiunto (IVA) risulta sufficiente in questa sede ricordare che essa, è un'imposta – adottata nel 1968 da numerosi Paesi del mondo (tra i quali anche i membri dell'UE) – applicata sul valore aggiunto di ogni fase della produzione, di scambio di beni e servizi.

Fatta tale doverosa panoramica dei tributi che concorrono al finanziamento del fondo sanitario possiamo pacificamente affermare che il sistema sanitario ed il suo sovvenzionamento si poggiano sulla solidarietà contributiva dei consociati chiamati a concorrere alle spese pubbliche dall'art. 53 della Carta Costituzionale: *"Tutti sono tenuti a concorrere alle spese pubbliche in ragione della loro capacità contributiva".*

3. L'evasione fiscale a danno della salute

Dopo aver esaminato i tributi che concorrono al finanziamento del fondo sanitario dobbiamo soffermarci sulla misura in cui l'evasione fiscale incide negativamente sui ricavi destinati alla sanità generando, consequenzialmente, una lesione del diritto alla salute.

Dai dati pervenuti risultano evasi 38 miliardi di IRPEF. Come esposto nel paragrafo 2 l'addizionale IRPEF risulta essere un incremento di imposta rimesso, nella sua misura ed entro certi limiti, alle Regioni. La base imponibile di detto tributo è costituita dal reddito complessivo determinato ai fini IRPEF, al netto degli oneri deducibili riconosciuti ai fini di tale imposta. Ciò posto, l'evasione dell'IRPEF produce una diretta e consequenziale evasione dell'addi-

zionale andando quindi a innescare un drammatico effetto domino che produce gravi tagli di entrate al SSN. Chi evade l'IRPEF ne evade, naturalmente, anche l'addizionale.

Sulla stessa devastante scia si pone il mancato versamento dell'IVA, questa infatti risulta evasa per una cifra pari a 36 miliardi di euro e, fanalino di coda, gli italiani evadono circa 6,5 di IRAP. Tirando le somme, su 110 miliardi di tasse evase in Italia, 80 miliardi circa riguardano le tre imposte che attraverso la fiscalità generale e la funzione extra fiscale del tributo sono chiamate a reperire mezzi per il soddisfacimento e il benessere della collettività.

Chi evade le tasse, venendo meno al proprio dovere di partecipazione alle spese pubbliche ovvero all'obbligo morale e giuridico di solidarietà, arreca danni a quanti in condizione di vulnerabilità necessitano di ricorso alle cure mediche. È per tale ragione che uno dei principali obbiettivi del legislatore è quello di porre argine a tale fenomeno contrastando e combattendo l'evasione fiscale.

La legge di Bilancio 2020 prevede infatti diverse misure volte all'emersione della base imponibile, più in generale a potenziare gli strumenti a disposizione per la lotta all'evasione fiscale, soprattutto attraverso l'incentivazione dell'uso degli strumenti di pagamento elettronici, i cc.dd. *cashless*[1], indispensabili per qualsiasi approccio di *compliance*, anche volontario, da parte dei contribuenti. Parimenti, i commi da 681 a 686 intervengono in materia di analisi del rischio di evasione, laddove si prevede che l'Agenzia delle Entrate ed il Corpo della Guardia di finanza si possano avvalere delle tecnologie, delle elaborazioni e delle interconnessioni con le altre banche dati di cui dispongono, allo scopo di individuare criteri di rischio utili per far emergere posizioni da sottoporre a controllo e incentivare l'adempimento spontaneo, nel rispetto – chiaramente – di specifiche condizioni poste a protezione dei dati personali dei cittadini.

Non è questa la sede per poter approfondire la Legge di Bilancio 2020, basti qui accennare la ferma volontà del legislatore a contrastare, con ogni strumento, tutte le pratiche che fattualmente incidono negativamente sul reperimento dei fondi da impiegarsi nel perseguimento del bene collettivo.

4. Gli sprechi in sanità

Negli ultimi anni, per fronteggiare la crisi di sostenibilità della sanità pubblica, la politica ha sempre optato per l'opzione "tagli". Tale scelta, inappropriata, ha quale unico risultato, oltre al pareggio di bilancio, il deterioramento della salute dei cittadini e, in particolar modo, per le fasce socio - economiche più deboli. È palese che tale strada è in astratto capace di determinare nel tempo un imprevedibile e non quantificabile incremento dei costi. In realtà, come osservato e sostenuto, in condizioni di crisi economica esiste una strategia alternativa, finalizzata a ottenere migliori risultati dalle risorse investite, grazie alla riduzione degli sprechi e all'incremento del *value* (*Gimbe Foundation*: 2015). In sanità, infatti, ridurre il riducibile consente di ricavare un servizio appropriato, efficace ed efficiente per il paziente che si trova ad attraversare il processo di cura senza che si creino inutili attese o inadeguati trattamenti (in contrasto con quelle che sono le esigenze del paziente), tenendo in considerazione il contenimento dei costi.

Al fine di fornire una breve e non esaustiva panoramica si riportano di seguito alcuni tra i principali sprechi quali:

- la complessità amministrativa: i costi del personale amministrativo rappresentano una voce consistente di spesa del SSN. Gli sprechi in questo caso sono generati dall'eccessiva burocratizzazione, scarsa informazione e un aumento eccessivo del comparto amministrativo;

[1] Ci si riferisce ai pagamenti elettronici che tracciando ogni transazione di denaro rappresentano un valido strumento all'evasione. Lo strumento ideato tende a incentivare l'uso della moneta elettronica attraverso strumenti di rimborso.

- costi eccessivi delle tecnologie sanitarie: l'assenza di regole ben definite e mancanza di costi standard in questo mercato fanno si che vengano acquistate a prezzi molto più alti del loro valore reale, con differenze regionali ingiustificate;
- mancanza di comunicazione tra i diversi livelli: le strutture sanitarie sono organizzate secondo il modello dipartimentale, che si ramifica verticalmente per specializzazioni. Siffatto impianto, aumenta la difficoltà di coordinamento e porta inevitabilmente a inefficienze, dal momento che nella maggior parte dei casi un paziente ha bisogno di cure trasversali;
- spreco di risorse umane e di materiali: questo causa attese relative ai processi amministrativi generali e una disorganizzazione del personale;
- eccesso di dati e informazioni: rappresenta forse il primo problema di questo settore, soprattutto considerando che spesso tutte queste informazioni che vengono richieste e generate, non vengono neanche utilizzate. Questa asimmetria informativa causa diverse perdite di tempo e spesso un senso di disorientamento nel paziente, che, a volte, non riesce ad avere una totale consapevolezza del suo stato di salute;
- sovra utilizzo di interventi sanitari inefficaci e inappropriati: questa è la categoria più consistente di sprechi. La cosiddetta medicina difensiva prevede un uso a volte indiscriminato di farmaci, screening di efficacia non documentata, esami preventivi a volte non necessari etc.;
- inadeguato coordinamento dell'assistenza: inteso come la gestione del percorso del paziente tra setting assistenziali diversi, in particolare tra ospedale e territorio. Basti pensare alla fase post-operatoria (riabilitazione per esempio) o a pazienti con malattie croniche, per i quali le cure primarie devono essere integrate ad altri tipi di interventi e terapie. È pertanto attraverso la standardizzazione e la riduzione degli sprechi che la sanità può ambire ad un sistema idoneo a garantire equo accesso alle cure in un'ottica gestionale che non mira ad apportare tagli ai fondi ovvero ad erogare prestazioni sanitarie di scarsa qualità. Lo scopo principale deve essere quello di offrire un servizio migliore all'utente cercando di snellire i tempi dei processi interni, eliminando gli sprechi e creando così un flusso di miglioramento continuo che di fatto risulta idoneo ad un sostanziale abbattimento dei costi.

5. Conclusioni

In questo lavoro si è cercato di delineare l'insieme di variabili che sostanzialmente incidono sulla spesa sanitaria e si è altresì posta attenzione agli strumenti che all'uopo appaiono indispensabili per un cambio di rotta che ormai non appare più passibile di rinvii.

Di fatto, le logiche politiche attuate dallo Stato hanno finora evidenziato gravi carenze e, sovente, i decisori politici si sono trovati dinnanzi alla difficile scelta "obbligata" dei tagli. L'evasione fiscale in combinato con gli sprechi in sanità hanno costretto a drastici tagli alle cure, basti guardare come la Regione Puglia ha perso negli ultimi otto anni circa 3300 posti letto. Le logiche fin qui adottate si sono pertanto abbondantemente dimostrate inefficaci alla sopravvivenza del comparto sanitario.

Il Servizio Sanitario Nazionale ha un sistema universale e totalmente pubblico che deve essere preservato e difeso. recuperare più risorse, combattere l'evasione fiscale e promuovere la cultura della convivenza è una priorità affinché nessuno, in stato di bisogno, debba sentirsi invisibile.

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Turismo, cultura e ambiente post Covid-19: profili di diritto amministrativo

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Abstract: Tourism throughout Europe can be said to be founded, almost exclusively, on places of culture, in Italy this is even more true, considering that our country has always been the destination with the most diversified landscapes and cultural offerings.
However, over the years the concept of cultural tourism has significantly evolved, from the enjoyment of cultural and landscape assets in the most traditional sense, to Heritage tourism, including the intangible dimension of assets, up to Creative tourism, which enhances the performing arts and forms of contemporary creativity.
This last type of tourism finds great impetus also in the recent "Colao Plan", which among other proposals for the recovery of the Italian economy, promotes the expansion of the network of creative cities (UNESCO Creative Cities Network) to strengthen cooperation between cities that identify culture and creativity as strategic elements, fundamental and essential factors for their sustainable development, in line with the 2030 Agenda.
Tourism takes on a particular significance when it contributes to cultural elevation, after all, the entire Chapter II, Title V, of the Tourism Code is dedicated to cultural tourism, which assumes a socially fundamental role and value of cultural enrichment.
The provisions contained in the relaunch decree no. 34 of 2020, - converted into law no. 77 of 2020 - with regard to culture, can essentially be summarized in three guidelines: allocation of economic measures, incentives for private participation and expansion of subjects who can take advantage of the Art bonus, creation of a digital platform by Mibact for the use of cultural heritage and shows.
However, it is clear that the use of post-Covid-19 cultural heritage will be subject to significant changes. One of the first profiles that become indispensable for the enjoyment of cultural heritage, responding to the precautionary criteria and invoking social distancing, necessary to tackle the fight against the pandemic, is found in the need to increase the use of cultural heritage outdoors. Italy, and especially the South, has multiple archaeological sites and ecomuseums.
After the crisis, there is certainly the need to conceive a new education in tourism of culture and nature, identifying different ways of using it. The new imperatives could be reduced to the verbs decongest, contingent, slow down.
Italy is, by definition, the most favored candidate for this new vision of sustainable and slow cultural tourism, both for the large amount of cultural heritage it hosts and sites recognized by UNESCO as a World Heritage Site, and for the great amount of historic paths.
In this perspective, it is clear that it is necessary to invest in sustainability and only the Green New Deal will be the way forward in the coming years and that, far from creating new constraints for economic operators, on the contrary, it will contribute to increasing jobs in the field of tourism.

Keywords: Sustainable Tourism, Cultural Heritage, Covid 19, Administrative Law

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1. Premessa. Il rapporto tra turismo culturale e sostenibilità ambientale economica e sociale

Negli ultimi anni sembra si stia gradualmente affermando la necessità di adottare una prospettiva olistica per la quale, considerata la stretta interconnessione tra turismo, cultura e ambiente, tali concetti non possono mai essere intesi disgiuntamente.

Questa nuova visione - promossa in sede internazionale ed europea - che sembra avallata dalla giurisprudenza e dalle ultime disposizioni legislative del nostro Paese, ha sicuramente risvolti positivi anche in àmbito economico, posto che pare costituisca assai presumibilmente anche la via più percorribile per superare la crisi *post* Covid 19.

In Italia la tutela giuridica dell'ambiente[1] negli ultimi decenni ha ricevuto una grande attenzione, sia da parte del legislatore, sia dell'opinione pubblica, in virtù del recepimento di molteplici direttive e princìpi europei, ma anche internazionali: invero le nuove norme che sospingono verso l'attenzione agli effetti ambientali del turismo e l'attrattività che presentano le strutture turistiche rispettose della normativa ambientale sembrano aver concorso a creare una sorta di endiadi ambiente e turismo, contribuendo alla messa a punto di un nuovo modello di turismo, che non può che essere che "sostenibile"[2]. In altre parole – anticipando le conclusioni – si deve ritenere ormai doveroso, ancor più a seguito della pandemia di Covid 19, che impone un modello di turismo *slow*, destagionalizzato e di prossimità, cambiare i modelli tradizionali di turismo, valorizzando al contrario il turismo sostenibile e di qualità.

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[1] Nel 1973, con il saggio di Massimo Severo Giannini (*Ambiente: saggio sui diversi suoi aspetti giuridici*, in *Riv. trim. dir. pubbl*., 1973, p. 15) si inauguravano gli studi giuridici sull'ambiente. Da allora molta strada è stata fatta nella ricerca, nella normative, ormai in linea con il diritto europeo, e nell'organizzazione amministrativa per l'ambiente. La letteratura è vastissima; senza alcuna pretesa di esaustività si vedano A. Angiuli, *La tutela dell'ambiente tra Stato, Regioni ed associazioni naturalistiche. Profili processuali*, in *Dir. proc. amm*., 1988, p. 55 e Id., *Premesse per uno studio sui "grandi spazi funzionali". Il regime giuridico del parco*, in *Dir. econ*., 1997, p. 63; V. Caputi Jambrenghi, V*alutazione d'impatto ambientale e garanzie giustiziali*, in *Sanità pubbl*., 1989, p. 301; Id., *Tutela dell'ambiente e beni pubblici. Provocazioni per uno studio sul dominio ambientale eminente*, in *Scritti Predieri*, I, 1996, p. 311; Id., *La fase istruttoria nei procedimenti amministrativi di tutela preventiva dell'ambiente*, in V. Parisio, a cura di, *Diritti interni, diritto comunitario e princìpi sovranazionali. Profili amministrativistici*, Milano, 2009, p. 49; Id., *Tutela amministrativa dell'ambiente e rimedi giustiziali*, in *Studi in memoria di Antonio Romano Tassone*, a cura di, F. Astone, M. Caldarera, F. Manganaro, F. Saitta, N. Saitta e A. Tigano, Napoli, 2018, vol. I, p. 403; F. G. Scoca, *Osservazioni sugli strumenti giuridici di tutela dell'ambiente*, in *Dir. soc*., 1993, p. 399; G. Morbidelli, *Il regime amministrativo speciale dell'ambiente*, in *Scritti Predieri*, II, Milano, 1996, p. 1112; G. Caia, *I compiti di tutela ambientale nello Stato delle autonomie (tra intervento comunitario e modelli differenziati dell'organizzazione amministrativa)*, in *Scritti Guarino*, I, Padova 1998, p. 375; F. Fracchia, *Sulla configurazione giuridica unitaria dell'ambiente art. 2 Cost. e doveri di solidarietà ambientale*, in *Dir. econ.*, 2002, p. 216; Id., *Lo sviluppo sostenibile. La voce flebile dell'altro tra protezione dell'ambiente e tutela della specie umana*, Napoli, 2010; P. Dell'Anno, *Diritto dell'ambiente*, II ed., Padova, 2011; Id., *Modelli organizzativi per la tutela dell'ambiente*, in *Riv. giur. amb*., 2005, p. 957; B. Caravita, *Diritto dell'ambiente*, Bologna, 2005; F. de Leonardis, *Il principio di precauzione nell'amministrazione di rischio*, Milano, 2005; D. De Carolis, E. Ferrari, A. Police, *Ambiente, attività amministrativa e codificazione*, Milano, 2006; R. Ferrara, *La protezione dell'ambiente e il procedimento amministrativo nella società del rischio*, in *Dir. società*, 2006, p. 507; M. Cafagno, *Princìpi e strumenti di tutela dell'ambiente. Come sistema complesso, adattativo, comune*, Torino, 2007; A. Crosetti, R. Ferrara, F. Fracchia, N. Olivetti Rason, *Diritto dell'ambiente*, Roma-Bari, 2008; R. Ferrara, M.A. Sandulli, diretto da, *Trattato di diritto dell'ambiente*, Milano, 2014; M. Calabrò, L. Giani, *Diritto dell'ambiente*, in A. Police, M.R. Spasiano, a cura di, *Manuale di governo del territorio*, Torino, 2016; G. Rossi, a cura di, *Diritto dell'ambiente*, IV ed., Torino, 2017; N. Lugaresi, *Diritto dell'ambiente*, VI, Padova, 2020.

[2] Sul punto V. Franceschelli, F. Morandi, *Manuale di diritto del turismo*, VI ed., Torino, 2017, p. 91. Per un quadro più ampio sull'organizzazione del turismo si vedano i contributi di M.S. Giannini, O. Sepe, *L'Organizzazione turistica in Italia*, in *Riv. it. dir. pubbl*.,1966, p. 763; M.P. Chiti, *Profilo pubblico del turismo*, Milano, 1970; V. Caputi Jambrenghi, *Lineamenti dell'organizzazione pubblica del turismo*, in *Pol. tur*., 1984, p. 565; Id., *Profili nuovi dell'organizzazione del turismo*, n. 12, 2008; G. Ghetti, *Le aziende di promozione turistica*, in *Pol. Tur*., 1984, p. 20; F. Tedeschini, *Diritto pubblico per il turismo*, Milano, 1988; S. Villamena, *Turismo*, in (a cura di), Carlotti G., Clini A., *Diritto amministrativo*, XIII, Rimini, 2014, p. 434; R. Santagata, *Diritto del turismo*, Roma, III ed., 2016, P.M. Vipiana, *Diritto pubblico del turismo*, Pisa, 2017.

Il turismo sostenibile può essere definito come il turismo che tiene conto dell'impatto ambientale, economico e sociale, anche futuro, rispondendo alle esigenze dei clienti, dell'industria, dell'ambiente e delle comunità ospitanti[3].

In tal modo sembra che la nuova concezione di turismo sostenibile introduca un rapporto tra turismo e ambiente radicalmente trasformato, inizialmente considerato soltanto a causa dei riflessi negativi del primo sul secondo, per addivenire ad un nuovo e potenzialmente virtuoso influsso positivo del turismo sulle principali risorse ambientali. Inoltre il turismo culturale sembra il tipo di turismo che maggiormente verrà valorizzato in epoca *post* covid.

In realtà il turismo in tutta Europa può dirsi fondato, pressoché in via esclusiva, sui luoghi della cultura: in Italia ciò è ancor più vero, considerato che il nostro Paese rappresenta da sempre la meta più ambìta, posto che esso vanta il 75% dei beni culturali del pianeta, offrendo in tal modo paesaggi e offerta culturale assai diversificata[4].

Sicché, in altre parole, i luoghi della cultura identificano il tipo di turismo prevalente nel continente europeo.

Quanto alla definizione giuridica e alla identificazione dei luoghi in cui si svolge il turismo culturale, secondo la norma di cui all'art. 101 del codice dei bb. cc. e del paesaggio[5] gli istituti e i luoghi della cultura sono i musei, le biblioteche e gli archivi, le aree e i parchi archeologici, i complessi monumentali; a ciò si aggiunga che il comma 3 configura come servizio pubblico quello svolto negli istituti e luoghi che appartengono a soggetti pubblici destinati a pubblica fruizione e per servizio privato di utilità sociale quello espletato in luoghi aperti a pubblico ma appartenenti a soggetti privati.

Tuttavia molte sono le problematiche che il giurista si trova a dover affrontare quando si accosti allo studio del turismo culturale, per almeno quattro ordini di ragioni: per l'indeterminatezza delle nozioni di turismo e di cultura[6], per l'estensione del campo di intervento dei pubblici poteri, per la moltitudine dei diritti fondamentali coinvolti dai due concetti in esame, per la peculiarità che contraddistingue il turismo culturale, da un lato intimamente connesso al territorio, dall'altro fenomeno innegabilmente anche globale, infine per la necessità imposte

[3] L'arricchimento culturale e il relax vanno in questa nuova prospettiva considerati unitamente all'attenzione ai mezzi coi quali ci si sposta, a dove si dorme, a cosa si mangia, a quali itinerari si scelgono per non creare danni all'ambiente.

[4] L'Italia, pure vantando un primato incontestabile quanto a quantità di beni culturali presenti nel suo territorio e a numero di siti riconosciuti patrimonio dell'umanità, nel confronto internazionale rivela, tuttavia, alcune difficoltà nell'affermarsi come competitor di prima linea. Nell'ambito del turismo internazionale viene confermato il trend di crescita degli arrivi che caratterizza il settore ormai dal 2010: il dato riporta un aumento 6,1% nel 2018 rispetto all'anno precedente. Nell'ambito del contesto internazionale, la più recente edizione, 2019, del *Travel&Tourism Competitiveness Report* colloca l'Italia all'8° posto nella *top ten* dei Paesi più competitivi al mondo nel settore del turismo. Posizione che il nostro Paese ha occupato già nel 2015 e nel 2017. È invece al primo posto della classifica la Spagna, che rimane saldamente in questa posizione da ben tre anni, seguono la Francia, Germania, Giappone, USA, Regno Unito, Australia, Italia, Canada e Svizzera. Il report analizza i 4 aspetti fondamentali dell'offerta turistica: ambiente, condizioni politiche ed economiche, infrastrutture e risorse culturali e naturali. L'Italia sconta la poca possibilità imprenditoriale, che la penalizza nella classifica generale, mentre nell'indice "Risorse culturali e naturali", si colloca al 4° posto. Guardando i dati nazionali, tuttavia, il quadro è abbastanza positivo: con oltre 63 milioni di arrivi nel 2018, il turismo da Paesi esteri ha fatto registrare un +5,8% rispetto al 2017.

[5] D.lgs. 22 gennaio 2004, n. 42 e successive modifiche e integrazioni, Codice dei beni culturali e del paesaggio.

[6] Il termine cultura deriva dal verbo latino *colĕre*, "coltivare", in seguito tale termine è stato poi esteso a quei comportamenti che imponevano una "cura verso gli dei", da cui il termine "culto" e a indicare un insieme di conoscenze. Il concetto di cultura, che affonda le sue basi nella παιδεία di origine greca, -quale processo di formazione dell'individuo che, attraverso l'educazione, giunge al possesso delle tecniche necessarie per la convivenza sociale e per la partecipazione alla vita politica - può oggi definirsi "L'insieme delle cognizioni intellettuali che, acquisite attraverso lo studio, la lettura, l'esperienza, l'influenza dell'ambiente e rielaborate in modo soggettivo e autonomo diventano elemento costitutivo della personalità, contribuendo ad arricchire lo spirito, a sviluppare o migliorare le facoltà individuali, specialmente la capacità di giudizio". Così in *www.treccani.it*.

dalla natura particolare di questo tipo di turismo, posto che la fruizione dei beni culturali[7] non tollera pressioni troppo significative da parte del turismo di massa.

Valorizzare i beni culturali dunque costituisce un mezzo per attrarre turismo sia un fine per migliorare la stessa fruizione dei beni culturali, circostanza che potrà dirsi realizzata al meglio se al termine dell'emergenza sanitaria avremmo colto le opportunità straordinarie che la crisi ci offre, per un ripensamento radicale anche in relazione alla fruizione di tali beni[8].

Occorre infatti preliminarmente ricordare che la valorizzazione dei beni culturali, delineata dalle norme dell'art. 6, comma 2, del Codice dei beni culturali del paesaggio quale insieme di attività volte a promuovere lo sviluppo della cultura, incontra un limite invalicabile, posto che deve infatti essere sempre subordinata alle esigenze imposte dalla tutela e va dunque attuata nelle forme compatibili con essa, tali da non pregiudicarne le esigenze.

Tuttavia negli anni si è evoluto in modo significativo il concetto di turismo culturale, da fruizione dei beni culturali e paesaggistici, inteso, dunque, nel senso più tradizionale, a turismo dell'*Heritage*, comprensivo della dimensione immateriale dei beni, sino a giungere al turismo creativo, che valorizza le *performing arts* e forme di creatività contemporanea.

Quest'ultimo tipo di turismo trova grande impulso anche nel recente Piano Colao[9] che, tra le altre proposte per la ripresa dell'economia italiana, promuove l'ampliamento della rete delle città creative, (*UNESCO Creative Cities Network*) promossa dall'UNESCO a partire dal 2004 per rafforzare la cooperazione fra le città che individuano la cultura e la creatività come elementi strategici, fattori fondamentali e imprescindibili per il loro sviluppo in chiave sostenibile, in linea con Agenda 2030. Nel piano Colao vengono evidenziate le principali problematicità[10] relative al turismo e, in base a queste, vengono dunque fatte proposte per tentare un approccio nuovo che si occupi del rilancio del turismo. Le proposte del piano relative più nello specifico al turismo culturale riguardano: la valorizzazione del potenziale inespresso dell'offerta del Paese, soprattutto al Sud; la circostanza che più del 50% del turismo è estivo, da giugno a settembre, con strutture sottoutilizzate; il fatto che il 60% del valore risulta generato da cinque regioni e dalle città di Roma, Venezia, Firenze e Milano; la constatazione che solo 11 città italiane sono ricomprese tra le città creative dell'UNESCO.

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[7] Così A. Sau, *Le frontiere del turismo culturale*, in *Aedon*, n. 1, 2020

[8] "Lo sviluppo di varie e diverse forme di turismo locale basate sull'unicità – un valore competitivo irrinunciabile – è probabilmente la vera forza dello sviluppo italiano. Ma nel turismo ci sono ormai diversi mercati che convivono quotidianamente, ed è fondamentale comprenderli e diversificare in modo coerente le proprie azioni. Questi sono gli spazi in cui possiamo accompagnare amministrazioni locali e privati, trovando nuovi stimoli e procurando nuovi ricavi alle occasioni culturali, ricercando nicchie di mercato ristrette ma fortemente motivate al viaggio, valorizzando ciò che di positivo c'è nella cultura del territorio", così la redazione di *Federculture.it*, maggio 2020.

[9] Iniziative per il rilancio "Italia 2020-2022". Il rapporto, presentato nel giugno 2020 dal Comitato di esperti in materia economica e sociale al Presidente del Consiglio dei Ministri, prende il nome da Vittorio Colao, l'esperto incaricato di redigerlo dal Governo. L'obiettivo delle azioni (migliorative) proposte dal Comitato è quello di accelerare lo sviluppo del Paese e di migliorare la sua sostenibilità economica, sociale e ambientale, in linea con l'Agenda 2030 e gli obiettivi di sviluppo sostenibile delle Nazioni Unite e con gli obiettivi strategici definiti dall'Unione europea. È un elenco di 102 proposte per favorire la ripresa economica del Paese, in cui sono stati identificati 6 macro-settori, corrispondenti ai 6 obiettivi principali. Al turismo sono dedicate dodici delle centodue schede di lavoro per il rilancio del Paese, divise tra quelle che si possono attivare subito, quelle che vanno strutturate e quelle che devono essere finalizzate, anche in base alla copertura finanziaria prevista. Queste azioni hanno quattro obiettivi principali: la difesa della stagione turistica 2020 e della percezione internazionale dell'Italia per il rilancio del 2021; una nuova *governance* e strategia per il turismo, la valorizzazione e lo sviluppo dell'offerta del Paese; una forte valorizzazione del patrimonio artistico e culturale. Nel piano Colao, la sezione dedicata al Turismo, Arte e Cultura, *Brand* del Paese, costituisce una delle sei grandi arterie del nuovo rilancio economico.

[10] Indubbiamente si rimarca la circostanza per la quale l'Italia gode di un potenziale d'immagine straordinario, ma non è altrettanto capace per quanto riguarda le attività di comunicazione di gestione dell'immagine rispetto ai principali *competitors*. L'Italia è la prima nazione al mondo per siti patrimonio dell'umanità e la prima meta turistica più ambita secondo il *Country Brand Index*, ma è solo al 91º posto per efficacia di politiche di *marketing* e *branding* (secondo il *Travel & Tourism Competitiveness* del *World Economic Forum*).

L'obiettivo di sviluppo sostenibile denominato SDG 11.4 promuove infatti la necessità che tutti salvaguardino, unitamente ad un ambiente salubre, anche il patrimonio culturale e naturale del mondo; sembra che per raggiungere gli obiettivi di sviluppo sostenibile la tutela e valorizzazione della cultura abbiano assunto da ultimo un ruolo determinante, al pari di altri settori come sanità, istruzione ed energia.

Tuttavia molte sono le peculiarità che contraddistinguono il turismo culturale, da un lato intimamente connesso al territorio, dall'altro fenomeno innegabilmente anche globale e per la necessità imposta dalla natura particolare di questo tipo di turismo, posto che la fruizione dei beni culturali non tollera pressioni troppo significative da parte del turismo di massa.

A questo punto ci si deve chiedere se il turismo culturale nel 2020 sia ad un punto di svolta e se l'emergenza sanitaria non possa portare anche ad un significativo rinnovamento dei modelli tradizionali, rivelandosi alla fine anche un'opportunità per un cambiamento radicale nel senso della sostenibilità.

Infatti valorizzare i beni culturali dunque costituisce un mezzo per attrarre turismo sia un fine per migliorare la stessa fruizione dei beni culturali, circostanza che potrà dirsi realizzata se al termine dell'emergenza sanitaria avremmo colto le opportunità straordinarie che la crisi ci offre, per un ripensamento radicale anche in relazione alla fruizione di tali beni che - non si può negare, - necessitavano di una rivisitazione per l'eccessiva pressione cui erano sottoposti.

In epoca pre Covid-19, infatti, il turismo culturale era divenuto in alcuni casi l'apoteosi dell'assembramento, che la globalizzazione aveva definito nei termini di *overturism*, ovvero consumismo tradotto nel campo del turismo.

È assai evidente che tale tipo di turismo mal si concilia con la fruizione attenta che, almeno idealmente, dovrebbe essere riservata ai beni culturali. I luoghi turistici più affollati al mondo sono infatti la Grande Muraglia cinese e la Cappella Sistina Roma, ma è difficile pensare ad una fruizione adeguata in condizioni di sovraffollamento e soprattutto dopo aver affrontato code chilometriche.

2. Norme di riferimento sul turismo culturale e disposizioni del "decreto rilancio"

Innanzitutto i diritti costituzionalmente protetti che vengono in rilievo in materia di turismo culturale paiono essenzialmente l'articolo 9 (tutela del paesaggio e dei beni culturali), l'art. 34 (diritto all'istruzione), l'articolo 32 (diritto alla salute come benessere psicofisico, considerato che la fruizione dei beni culturali pare sia raccomandata anche come terapeutica in alcune malattie della psiche), ma è chiaro che vengono in gioco anche altri valori, come la tutela dell'ambiente, della concorrenza e la libertà d'impresa. Ma viene ancor prima in rilievo la norma di cui all'articolo 2 della Costituzione: infatti il turismo è fuor di dubbio uno dei modi per conseguire la realizzazione della persona umana.

Il turismo assume infatti in tale prospettiva una particolare pregnanza quando contribuisce all'elevazione culturale; del resto, l'intero capo II, titolo V, del codice del turismo (d.lgs. n. 79 del 2011) è dedicato al turismo culturale, che assume un ruolo ed una valenza socialmente fondamentale, di arricchimento culturale[11].

[11] Oltre al capo II vanno però citate le norme di cui all'art. 22 volte a disciplinare i circuiti turistici, infatti il turismo della cultura rientra tra le sei fattispecie di turismo rilevanti per la predisposizione di circuiti turistici, già introdotti dalla legge n. 135 del 2001, «al fine di superare la frammentazione della promozione e della strutturazione dell'offerta per promuovere circuiti virtuosi, in grado di collegare tutta l'Italia e di contribuire strategicamente a creare un'offerta tematica idonea a soddisfare le molteplici esigenze dei turisti nazionali e internazionali, sono realizzati i circuiti nazionali di eccellenza a sostegno dell'offerta e dell'immagine turistica dell'Italia, corrispondenti ai contesti turistici omogenei o rappresentanti realtà analoghe e costituenti eccellenze italiane, nonché veri e propri itinerari tematici lungo tutto il territorio nazionale».

Di recente è intervenuto, a sostegno dei settori del turismo e della cultura, così gravemente colpiti dalla crisi provocata dalla pandemia, il decreto c.d. "rilancio" n. 34 del 2020, convertito in legge n. 77 del 2020. Al capo I del titolo VIII vengono in tal modo previsti interventi molto ingenti per il sostegno del turismo e in particolare: l'art. 176 introduce il *bonus* di sostegno al turismo, credito d'imposta per le spese sostenute dal 1° luglio al 31 dicembre; l'art. 177 prevede l'esenzione dell'IMU per il settore ricettivo e balneare; l'art. 178 prevede la costituzione di un fondo turismo da 50 milioni di euro per il 2020; l'art. 179 prevede la costituzione di un Fondo per la promozione del turismo in Italia, con una dotazione di 20 milioni di euro per l'anno 2020; l'art. 182, comma 1, costituisce un fondo con una dotazione di 25 milioni di euro per l'anno 2020 per sostenere le agenzie di viaggio e i *tour operator*; l'art. 182, comma 2, garantisce la proroga delle concessioni demaniali in scadenza.

In realtà, oltre alle norme che si occupano di erogare risorse finanziarie per il turismo, le disposizioni contenute nel decreto rilancio a proposito della cultura sembra abbiano un respiro più ampio – sia per l'oggetto dell'intervento normativo, sia per il periodo temporale cui si riferiscono - e siano individuabili essenzialmente in tre linee direttrici: stanziamento di misure economiche, incentivazione alla partecipazione dei privati e ampliamento dei soggetti che possono usufruire dell'*Art bonus*, *ex* art. 183, comma 9, realizzazione di una piattaforma digitale da parte del Mibact per la fruizione del patrimonio culturale e di spettacoli, *ex* art. 183, comma 10.

In altre parole, da un lato c'è la necessità di prestare sostegno economico e di farlo al più presto, per i professionisti che gravitano intorno alla cultura e per i luoghi della cultura: si istituiscono a tal uopo due fondi, uno per le emergenze e uno per la cultura, dall'altro si pensa a coinvolgere i privati nel sostegno alla cultura e a modalità di fruizione dei beni culturali diverse, non soltanto per affrontare il momento contingente.

Tra le misure previste dal decreto rilancio previste dal titolo VIII, vanno dunque citate le disposizioni di cui all'articolo 183 "*Misure per il settore cultura*", dove al comma 1 viene prevista una dotazione complessiva di 245 milioni di euro per l'anno 2020, di cui 145 milioni di euro per la parte corrente e 100 milioni di euro per gli interventi in conto capitale. L'art. 183, comma 2, istituisce un "*Fondo emergenze imprese e istituzioni culturali*" con una dotazione di 171,5 milioni di euro per il 2020 destinato al sostegno, oltre che delle librerie e dell'editoria, dei musei e degli altri istituti e luoghi della cultura di cui all'art. 101 del Codice dei beni culturali, diversi da quelli di cui al comma 3, vale a dire biblioteche, archivi, aree e parchi archeologici e complessi monumentali di proprietà di privati. Il Fondo è rivolto al ristoro delle perdite derivanti dall'annullamento, in seguito all'emergenza epidemiologica da Covid-19, di spettacoli, fiere, congressi e mostre. Per quanto riguarda i musei statali, inoltre, nelle norme di cui all'art. 183, comma 3, viene autorizzata una spesa di 100 milioni di euro per il 2020, "tenuto conto delle mancate entrate da bigliettazione conseguenti all'adozione delle misure di contenimento del Covid-19".

Di grande interesse la realizzazione da parte del Mibact di una "piattaforma digitale per la fruizione del patrimonio culturale e di spettacoli" al fine di "sostenere la ripresa delle attività culturali", *ex* art. 183, comma 10[12]. Infatti, la maggior parte dei musei, sia pubblici sia privati, ha sempre più implementato in questi mesi la propria offerta *on line* consentendo visite virtuali e postando video o immagini digitali anche sui propri *social network*. È tuttavia probabile che la piattaforma digitale rimanga in piedi anche dopo la fine dell'emergenza, come forma alternativa di fruizione del nostro patrimonio culturale, costituendo dunque un'esperienza che concorrerà ad arricchire le tradizionali modalità di fruizione, con una spesa autorizzata di 10 milioni di euro per l'anno 2020.

[12] Anche mediante la partecipazione dell'Istituto nazionale di promozione di cui all'articolo 1, comma 826 della legge numero 208 del 2015, che può coinvolgere altri soggetti pubblici e privati.

A proposito dell'ampliamento dell'*Art bonus*[13], - strumento giuridico di agevolazione-incentivazione fiscale per i privati e le imprese che effettuano erogazioni liberali in denaro per interventi a favore della cultura, delle fondazioni lirico-sinfoniche e dello spettacolo - viene prevista l'estensione (quanto ai soggetti beneficiari) ai complessi strumentali, società concertistiche e corali, circhi e spettacoli viaggianti. La maggior originalità dell'*Art bonus* sembra possa dirsi quella di consentire l'ampia partecipazione dei cittadini alla manutenzione e valorizzazione dei beni culturali della propria città o territorio, creando o ricreando quello stretto legame con la propria terra, l'*affectio* che trascende il valore della donazione resa, piccola o grande che essa sia.

Assai significative sembrano inoltre alcune disposizioni rinvenibili nell'articolo 184, dedicato all'istituzione di un fondo cultura - finalizzato alla promozione di investimenti e al supporto di altri interventi per la tutela, la conservazione, il restauro, la fruizione, la valorizzazione e la digitalizzazione del patrimonio culturale materiale e immateriale-, con una dotazione di 50 milioni di euro per l'anno 2020, e che può essere incrementato di altri 50 milioni di euro per il 2021, confermando che si intende utilizzare una strategia non confinata al breve periodo, al fine di continuare l'opera di salvaguardia e valorizzazione della cultura.

Nel comma 2 non va sottaciuta l'importante possibilità per i privati di incrementare il fondo cultura, mentre al comma 3 viene introdotta la fase dell'istruttoria, a garanzia della corretta e accurata gestione del fondo cultura. Infatti, si prevede che, sulla base di apposita convenzione con il Mibact, l'Istituto nazionale di promozione di cui alla legge 208 del 2015, articolo 1, comma 826, possa gestire, anche tramite società partecipate, l'istruttoria e la gestione delle operazioni connesse alle iniziative di cui al comma 1, nonché le attività di assistenza e consulenza.

3. L'azione dell'Unione europea per il sostegno del turismo culturale. Le Comunicazioni della Commissione europea del 13 maggio 2020 per poter viaggiare in sicurezza

Infine, va segnalata l'importante funzione svolta a livello europeo dalle linee guida adottate dalla Commissione europea il 13 maggio 2020 per poter viaggiare in sicurezza[14], che hanno inteso assicurare la ripresa del turismo e della circolazione dei turisti in Europa, in particolare "Turismo e trasporti nel 2020 e oltre".

Quest'ultima Comunicazione intende in particolare assistere gli Stati membri nella fase di revoca delle misure di confinamento e di ripresa delle attività economiche, professionali e sociali, in linea con i criteri epidemiologici e di salute pubblica.

Segnatamente si favorisce l'uso della tecnologia digitale, in modo da aver accesso alle informazioni riguardanti le frontiere e i viaggi, le strutture turistiche e le condizioni di sicurezza; pianificare e gestire il flusso dei turisti, per es. per il numero massimo di pernottamenti di turisti in una determinata regione o sito culturale. Inoltre si raccomanda la protezione dei diritti dei cittadini che possono incorrere in penalità di cancellazione per servizi turistici non goduti.

Tra le altre misure per affrontare la crisi del turismo post Covid 19 viene promossa la promozione del turismo locale, in particolare culturale, in virtù dell'ampia possibilità per i cittadini europei di godere dell'offerta della cultura e paesaggio del proprio Paese.

[13] Il d.l. n. 83/2014 conv. con mod. dalla l. 29 luglio 2014, n. 106, all'art. 1 introduce *l'Art bonus*. Cfr. sull'argomento A. Crismani, *ART-BONUS: strumento partecipativo alla gestione del bene pubblico*, in *www.federalismi.it*, ottobre, 2014.

[14] Le linee guida approvate dalla Commissione europea il 13 maggio sono: "Verso un approccio graduale e coordinato per il ripristino della libera circolazione e la revoca dei controlli alle frontiere interne"; "Orientamenti relativi al ripristino graduale dei servizi di trasporto e della connettività"; "Orientamenti dell'UE per la ripresa progressiva dei servizi turistici e per i protocolli sanitari destinati alle strutture ricettive"; "Turismo e trasporti nel 2020 e oltre".

Infine la Comunicazione auspica la collaborazione e il coordinamento tra i vari Paesi europei, non soltanto limitatamente al periodo dell'emergenza sanitaria, ma anche per affrontare le sfide comuni nel lungo periodo. In tal modo si profila l'impegno di promuovere una Convenzione europea estesa alle istituzioni dell'UE, industria, regioni, città e *stakeholders* avente ad oggetto il turismo europeo post Covid e per l'avvio congiunto di una tabella di marcia 2050 verso un ecosistema turistico europeo sostenibile, innovativo e resiliente (Agenda europea per il turismo 2050).

Tuttavia è chiaro che la fruizione dei beni culturali post Covid-19 sarà soggetta a mutamenti di rilievo.

Uno dei primi profili che si rendono indispensabili per la fruizione dei beni culturali, rispondente ai criteri precauzionali e che invocano il distanziamento sociale, necessari per affrontare la lotta alla pandemia, è rinvenibile nella necessità di aumentare la fruizione dei beni culturali all'aperto. L'Italia, e soprattutto il Mezzogiorno, possiede molteplici siti archeologici, che quindi possono essere fruibili senza troppi timori in merito alla diffusione del *virus*. Inoltre, va citata la nuova modalità per la fruizione all'aperto consentita dagli ecomusei che, pur in assenza di una legge nazionale in materia, possono trovare diversi riferimenti normativi nelle legislazioni regionali.

Siamo in un momento in cui avvengono, in modo assai graduale, le riaperture dei siti archeologici, dei musei e di tutti luoghi della cultura[15]. L'aver riaperto, su prenotazione, proprio in questo momento assai delicato le stanze abitate da Giacomo Leopardi, restaurate dopo 200 anni di chiusura, sembra assai significativo, dà un forte segnale di speranza, confermando le enormi potenzialità del nostro Paese.

I nuovi spazi, imposti dalle prescrizioni precauzionali per affrontare la pandemia, sembrano però poter consentire un miglioramento della fruibilità, per il fatto di permettere soltanto ad un numero ridotto di persone l'accesso ai luoghi della cultura, in modo contingentato e spesso su prenotazione; ciò potrebbe costituire un nuovo modo di fruizione del bene culturale, incrementando sicuramente la qualità dell'esperienza turistica, anche maggiormente rispettosa dell'ambiente. Inoltre, anche la fruizione attraverso piattaforme digitali potrebbe significare la riscoperta di un pezzo di patrimonio italiano finora sconosciuto, perché nascosto dai beni culturali più celebri.

In altre parole, si può dire che, se è vero che il turismo è parte importante del Pil nazionale, e per questo va sostenuto con incentivi e misure importanti, è vero soprattutto che il turismo culturale assume una pregnanza del tutto particolare in questo momento storico: infatti ripartire dalla cultura per una ricostruzione economica e sociale sarebbe un importante segnale che confermerebbe un inizio con il piede giusto.

4. Spunti conclusivi

Dopo la crisi, si profila sicuramente la necessità di concepire una nuova educazione al turismo della cultura e della natura, individuando diverse modalità di fruizione. I nuovi imperativi potrebbero essere ridotti ai verbi decongestionare, contingentare, rallentare.

L'Italia è, per definizione, il candidato più favorito per questa nuova visione del turismo culturale sostenibile e *slow*, sia per la gran quantità di beni culturali che ospita e di siti riconosciuti dall'UNESCO come patrimonio dell'Umanità, sia per la gran quantità di cammini storici.

[15] Oltre alla previsione di piattaforme digitali per una fruizione indiretta dei beni culturali, quanto alle modalità per la fruizione diretta sembra rilevante l'esame della circolare numero 26 del 2018 della direzione generale musei che ha disposto la sperimentazione di nuove modalità di fruizione dei beni culturali, sempre nella prospettiva della sostenibilità, mentre la circolare 29 del 2020 prevede un ripensamento delle modalità organizzative e una nuova flessibilità del lavoro da utilizzare durante l'emergenza sanitaria.

In questa prospettiva appare chiaro che occorre investire sulla sostenibilità, posto che il ruolo giocato dalla tutela dell'ambiente nel concorrere a formare l'offerta turistica post Covid sarà assai importante. Soltanto il *Green new deal* potrà pertanto costituire la strada da seguire nei prossimi anni che, lungi dal creare nuovi vincoli per gli operatori economici, al contrario, concorrerà ad aumentare i posti di lavoro nel campo turistico.

Quanto alla Regione Puglia, sembra essere uno degli allievi modello per una serie di iniziative - legislative e non - adottate in relazione al turismo sostenibile. L'emanazione del Piano strategico del turismo 2016-2025, intitolato assai significativamente "*Puglia 365*", si basa proprio sulla sostenibilità come scelta di fondo adottata dalla Regione Puglia, che predilige un approccio olistico volto a ricomprendere e valorizzare natura, ambiente, cultura e turismo, nella prospettiva di una fruizione *slow* e sostenibile dei paesaggi e dei territori, al fine di destagionalizzare quanto più è possibile ed attenuare in tal modo l'impatto negativo del turismo sul territorio.

In definitiva, molte delle misure previste da ultimo dal Governo italiano, ma anche a livello di Unione europea, per combattere la pandemia in àmbito turistico erano già state avviate dalle ultime direttive e dai regolamenti europei, ma si potevano rinvenire anche in diversi Piani strategici regionali, in relazione al rispetto sempre più effettivo dell'ambiente.

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Danno da nascita indesiderata

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Abstract: Adopted by our legal system, the expression *unwanted birth damage* designates a particular form of medical error resulting from an incorrect prenatal diagnosis in which a malformation of the fetus is not identified, a condition that prevents the mother from knowingly deciding whether or not to interrupt the pregnancy. The omission of necessary information about the state of the fetus affects the right to exercise conscious motherhood, with the consequent claim for damages by the injured party. It is a question, located on the border between bioethics and private law, which definitively and completely upsets the life of the subjects involved, forced to live with the harmful consequences of the offense, not only in the patrimonial sphere but also now in the non-patrimonial one. The prejudice caused to the subjects involved follows the key element characterizing this type of damage, namely the right to life, which is counted among the inviolable rights protected by the law.

Keywords: Unwanted birth, medical error, damage, right to life, termination of pregnancy, medical liability

Sommario: Adottata dal nostro ordinamento giuridico, l'espressione *danno da nascita indesiderata* designa una particolare forma di errore medico derivante da un'inesatta diagnosi prenatale nella quale non viene identificata una malformazione del feto, condizione che impedisce alla madre di decidere consapevolmente se interrompere o meno la gravidanza. L'omissione di informazioni doverose sullo stato del feto ledono il diritto di esercitare una maternità consapevole, con la conseguente richiesta di risarcimento danni da parte del soggetto danneggiato. Si tratta di una questione, collocata ai confini tra la bioetica e il diritto privato, che sconvolge in modo definitivo e del tutto risolutivo la vita dei soggetti coinvolti, costretti a dover convivere con le conseguenze pregiudizievoli dell'illecito, non solo nell'ambito patrimoniale ma anche oramai in quello non patrimoniale. Il pregiudizio arrecato ai soggetti coinvolti segue l'elemento cardine caratterizzante questa tipologia di danno, ovvero il diritto alla vita, annoverato tra i diritti inviolabili e tutelati dall'ordinamento.

1. Introduzione

Ormai la nota espressione *danno da nascita indesiderata* è stata adottata dall'ordinamento giuridico, ampliando l'area del danno risarcibile. Tale fattispecie di danno comprende tutte quelle nascite inattese o non volute, dalla sola gestante o dalla coppia in genere, e considerate un pregiudizio che i medici e gli operatori sanitari avrebbero potuto e dovuto impedire. Il collante di queste vicende dunque, è l'esistenza di un progetto di non procreazione successivamente impedito dalla negligenza del medico. Si tratta di una questione, collocata ai confini tra la

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bioetica e il diritto privato, che sconvolge in modo definitivo e del tutto risolutivo la vita dei soggetti coinvolti, costretti a dover convivere con le conseguenze pregiudizievoli dell'illecito, non solo nell'ambito patrimoniale ma anche oramai in quello non patrimoniale.

2. Cenni sulla responsabilita' sanitaria

La materia della responsabilità sanitaria è stata oggetto negli ultimi dieci anni di un'evoluzione, dovuta a diversi fattori che hanno contribuito, tra questi, i progressi scientifici e tecnologici, l'influenza dei diritti stranieri e quello anche di fonte comunitaria.

Esempio di questa innovazione proviene anche dall'evoluzione terminologica, infatti oggi si fa riferimento alla responsabilità medico-sanitaria e non più alla responsabilità del medico, poiché tale fenomeno trascende il rapporto diretto medico-paziente e coinvolge l'intera struttura sanitaria. I soggetti coinvolti non sono solo l'ente ospedaliero e il personale medico ma anche i pazienti, che sono i reali destinatari dell'attività sanitaria.

Sempre maggiore da parte dei pazienti diventa il desiderio di rivalsa nel caso di esito nefasto o fallimento dei trattamenti, dimostrato anche dall'aumento del contenzioso per casi di malasanità. Le ragioni di questo fenomeno non sono tutte da riscontrare in una minore preparazione del personale sanitario rispetto al passato, certamente si possono individuare nella maggiore consapevolezza dei propri diritti da parte dei pazienti.

3. Danno alla salute

Il danno alla salute, o anche danno biologico, inteso come "lesione dell'integrità psicofisica accertabile in sede medico legale", è stato al centro di una vicenda giurisprudenziale. Dapprima si attribuiva rilevanza solo al pregiudizio economico derivante dalla lesione (spese di cura, diminuzione del reddito da lavoro), ponendo come norma di riferimento l'art. 2059 del codice civile per il pregiudizio morale soggettivo, e l'art. 2043 per il danno patrimoniale.

La svolta decisiva la troviamo nella celebre decisione della Corte Costituzionale (Corte Cost., 14 luglio 1986, n. 184), affermava che il concetto di danno non patrimoniale previsto dall'art. 2059, doveva essere inteso in senso restrittivo, riconoscendo di conseguenza la risarcibilità del danno biologico ai sensi dell'art. 2043 in combinato disposto con l'art. 32 della Costituzione.

La Consulta distingueva tra danno biologico, consistente "nell'evento del fatto lesivo della salute", mentre il danno morale e il danno patrimoniale rientravano nell'ambito del danno-conseguenza. La conseguenza fu quella di far confluire all'interno del danno alla salute, tutte le conseguenze non reddituali della menomazione, come il danno alla vita di relazione, il danno estetico, il danno alla capacità lavorativa generica. Questa soluzione mirava ad evitare le limitazioni legate alla formulazione dell'art. 2059 del codice civile.

4. Responsabilità del medico e dell'ente ospedaliero

La responsabilità medica ruota intorno a due poli, la responsabilità della struttura sanitaria da un lato e la responsabilità del medico dipendente, dall'altra. In passato, entrambe le responsabilità dei soggetti appena citati si fondavano su un illecito comune: la non diligente esecuzione della prestazione da parte del medico.

Oggi invece il fondamento lo si trova "nella doppia responsabilità diretta", sia del medico dipendente, sia della struttura sanitaria, cui si imputa il difetto di organizzazione. Si crea un modello unitario di responsabilità come elemento che caratterizza la causa del contratto di assistenza sanitaria. La responsabilità del medico può essere schematizzata:

- Responsabilità disciplinare
- Responsabilità amministrativa
- Responsabilità civile
- Responsabilità penale

Per la responsabilità deontologica, la fonte cui fare riferimento è il Codice di deontologia medica, approvato dal Consiglio Nazionale Forense nella seduta del 17 aprile 1997. La normativa disciplinare impone al professionista sanitario di esercitare la propria professione entro i confini dettati dalle norme interne di autoregolazione fissate nel Codice. L'inosservanza delle norme deontologiche può comportare l'irrogazione di sanzioni disciplinari da parte del Consiglio provinciale dell'Ordine professionale cui il medico è iscritto, che vanno dalla sospensione fino a quella più grave, la radiazione dall'albo.

La responsabilità amministrativa consiste nella violazione di leggi, regolamenti, o diposizioni concernenti un ente, quindi si può meglio intendere come la responsabilità del medico nei confronti della Pubblica Amministrazione. Si è manifestata una tendenza da parte dei sanitari, di adottare la "medicina preventiva", la quale consiste nel seguire pratiche diagnostiche e terapeutiche, con il fine di proteggere il medico da eventuali azioni legali.

La responsabilità civile può essere distinta in responsabilità contrattuale e responsabilità extracontrattuale, a seconda che essa discenda da una violazione degli obblighi derivanti dal contratto oppure derivi dal verificarsi di un evento, art. 2043 (codice civile): "*qualunque fatto doloso o colposo, che cagiona ad altri un danno ingiusto, obbliga colui che ha commesso il fatto a risarcire il danno*", questo avviene a prescindere dall'esistenza di un rapporto contrattuale tra paziente e medico. Al di là della natura contrattuale o extracontrattuale, la conseguenza è la medesima: l'obbligo di risarcire il danno causato dal fatto illecito. Per ottenere il risarcimento del danno, il paziente aveva l'onere di dimostrare la colpa grave del sanitario, mentre il medico poteva avvalersi dell'attenuazione prevista dall'art. 2236 (codice civile): "Se la prestazione implica la soluzione di problemi tecnici di speciale difficoltà, il prestatore d'opera non risponde dei danni, se non in caso di dolo o colpa grave". Una pronuncia della Cassazione nel 2001, sostiene che l'onere della prova della sussistenza della speciale difficoltà della prestazione, grava sul sanitario e sulla struttura ospedaliera.

Le fonti di natura penale vengono individuate negli artt. 40,41 e 43 del codice penale, in presenza di una responsabilità vanno verificate tutte le condizioni soggettive che mettono in relazione il dolo e la colpa con la causalità materiale e il danno. Una volta verificata l'esistenza di questi elementi, se la condotta del medico ha provocato la morte del paziente, quest'ultimo dovrà rispondere del reato di omicidio (art. 575 codice penale), di omicidio preterintenzionale (art. 584 codice penale), oppure di omicidio colposo (art. 589 codice penale). Queste conclusioni sono il prodotto di un acceso dibattito durato diversi anni, sia in dottrina che in giurisprudenza.

La prestazione medica svolta nell'ambito di una struttura sanitaria, pubblica o privata, fa sorgere un duplice rapporto giuridico nei confronti del paziente, quello con il medico che esegue la prestazione, e l'altro con la struttura sanitaria che ospita il paziente. Riguardo al rapporto che nasce tra il paziente e la struttura sanitaria si sono succeduti diversi orientamenti giurisprudenziali. In passato al rapporto si riconosceva natura extracontrattuale (art. 2043 codice civile), poiché seguendo questa impostazione la responsabilità della struttura sanitaria e del medico dipendente si fondavano entrambe su un illecito comune, in capo all'ente vi era una responsabilità diretta, sul fatto che vi era un rapporto di immedesimazione organica, e in capo al medico una responsabilità ai sensi dell'art. 28 (costituzione).

Questa fonte normativa rappresenta la base della teoria dell'immedesimazione organica, affinché si verifichi, occorre che il dipendente sia inserito nell'organico aziendale e svolga le sue mansioni. Poi negli anni sessanta si afferma sempre di più tra la giurisprudenza la convinzione che tra paziente e struttura vi sia un rapporto contrattuale, in virtù del consenso prestato dal soggetto che accetta di sottoporsi alle cure. Nell'ultimo decennio la giurisprudenza d'accordo con la dottrina, riscrivono le regole della responsabilità civile medica sanitaria, ponendo al

centro due principi, gli artt. 1218 e 1228 del codice civile. È venuto così delineandosi un nuovo modello unitario, liberandosi pian piano delle logiche della responsabilità aquiliana.

Si è consolidato in giurisprudenza il principio secondo il quale l'obbligazione istituzionale primaria delle strutture sanitarie sia la cura delle persone ricoverate, non limitandosi solo a questo, poiché comprende anche la protezione dei pazienti, ulteriormente rafforzata quando si tratta di persone più deboli, come nel caso di un neonato. La violazione di tali obblighi determina la responsabilità contrattuale degli enti ospedalieri ai sensi dell'art. 1218(per fatti propri), ed eventualmente per l'operato doloso o colposo dei propri medici e paramedici (art. 1228 codice civile). Siffatta natura contrattuale trova fondamento nel momento in cui il paziente viene accettato nella struttura ospedaliera, di conseguenza tra i due si perfeziona un contratto.

Quest'ultimo viene denominato contratto di spedalità, si configura come un contratto atipico o misto, ha per oggetto non solo le prestazioni dei medici dipendenti, ma una prestazione più ampia, comprendente anche le ipotesi di responsabilità direttamente imputabili all'ente ai sensi dell'art. 1218.

L'altra figura ugualmente nelle forme di contratto atipico prende il nome di prestazione di assistenza sanitaria, si compone non solo di attività a carattere diagnostico e terapeutico, includendo anche la somministrazione del vitto e dei medicinali, la predisposizione di un adeguato ambiente per la degenza, la disponibilità di personale medico e ausiliario. Fondamentale anche qui è il consenso del paziente, e il conseguente obbligo di fornire al paziente le corrette informazioni.

5. Colpa medica

Per un lungo periodo la giurisprudenza ha assunto un atteggiamento abbastanza indulgente nei confronti dell'attività sanitaria, valutando la colpa del medico con "larghezza di vedute e comprensione". La Corte Costituzionale, con una sentenza del 1973, ha stabilito che la valutazione della colpa in base a criteri di minore severità, trova giustificazione nei caratteri oggettivi dell'attività che si richiede al professionista. Anche se il trattamento più favorevole deve ritenersi limitato alle sole ipotesi in cui la prestazione comporti la soluzione di "problemi tecnici di speciale difficoltà" ed alla sola colpa derivante da imperizia, poiché nel caso di imprudenza e negligenza il giudizio sarà improntato a criteri di normale severità.

La colpa professionale medica può assumere diverse forme, per violazione delle regole di diligenza, prudenza e imperizia. La negligenza indica tutti quei comportamenti del sanitario contrassegnati da disattenzione, dimenticanza, trascuratezza, superficialità. Tale condotta non può essere scusata, poiché non si possono giustificare inadempienze di doveri elementari nei confronti del paziente.

Poi, segue l'imprudenza, intesa come ingiustificata fretta, avventatezza, mancata adozione delle regole ordinarie da seguire nell'arte medica, accade che il medico interviene nonostante vi siano strumenti insufficienti che potrebbero compromettere la correttezza della prestazione. La colpa per imperizia, consiste nell'esercitare una qualsiasi professione senza possedere una preparazione adeguata.

La legge n.24/2017 recante" *disposizioni in materia di sicurezza delle cure e delle persona assistita, nonché in materia di responsabilità professionale degli esercenti le professioni sanitarie"* è entrata in vigore il 1 aprile 2017 ed ha come tema centrale la responsabilità medica. Conosciuta come Legge Gelli, nasce con l'intento di risolvere il problema della medicina difensiva, quel sistema dove i medici per mettersi al riparo da possibili contenziosi propongono di sottoporre il paziente ad un complesso di esami, ma spesso inutili, in alternativa agli interventi chirurgici.

La legge garantisce nuove forme di tutela per il medico, introducendo anche vie più rapide e sicure per i pazienti che devono ottenere un risarcimento per i danni causati dalla sanità. La

prima novità riguarda la figura del Garante per il diritto alla salute, una figura a cui i cittadini potranno rivolgersi per segnalare eventuali malfunzionamenti nel sistema sanitario.

Verrà istituito il Centro per la gestione del rischio sanitario e della sicurezza del paziente, con l'obbiettivo di raccogliere i dati sui rischi ed eventi negativi non solo sulle cause ma anche sulla frequenza e sui rischi del contenzioso.

La legge prevede che il medico che per imperizia provoca un danno ad un paziente non è punibile penalmente nel caso in cui abbia rispettato le linee guida o le buone pratiche assistenziali. Dunque l'errore del medico causato dalla sua mancanza di abilità o di preparazione specifica verrà punito penalmente solo in caso di colpa grave.

L'art. 6 della medesima legge, riguardante "la responsabilità colposa per morte o lesioni personali in ambito sanitario" chiarisce questo aspetto: "*è esclusa la colpa grave quando, salve le rilevanti specificità del caso concreto, sono rispettate le buone pratiche clinico-assistenziali e le raccomandazioni previste dalle linee guida come definite e pubblicate ai sensi di legge*". Ci sarà così un alleggerimento della responsabilità professionale dei medici, nella speranza di ridurre al minimo i casi di medicina difensiva. Al medico quindi potranno essere contestati solamente i reati come omicidio colposo e lesioni personali, al di fuori di questi due casi, verrà sollevato da qualsiasi responsabilità qualora dimostri di aver rispettato le linee guida pubblicate dall'Istituto Superiore di Sanità. Tale riforma cambia anche la responsabilità civile del medico, che diventa extracontrattuale, quindi spetterà al paziente che ritiene di aver subito il danno dimostrare che la colpa è del medico che l'ha curato.

Per la struttura ospedaliera, invece la responsabilità civile resta di tipo contrattuale, quindi sarà questa a dover dimostrare di non avere responsabilità. In questo modo il paziente che vuole ottenere un risarcimento è incentivato a rifarsi prima sul soggetto economicamente più solido, ovvero la struttura pubblica. Un'altra novità riguarda l'obbligo di provare con una conciliazione stragiudiziale prima di andare in tribunale. In questo modo i tempi per l'ottenimento del risarcimento sarebbero più rapidi, mentre tutte le strutture sanitarie sono obbligate ad assicurarsi. Qualora il cittadino non riuscisse ad ottenere il risarcimento dovuto dalla struttura ospedaliera, potrebbe rifarsi direttamente nei confronti della compagnia assicurativa. A tal proposito viene ribadito l'obbligo assicurativo per tutti i medici, non ancora attuato in Italia.

6. Nesso causale

Il nesso di causalità si può definire come quel collegamento imprescindibile tra la condotta attiva od omissiva e l'evento lesivo. Il fatto proprio che quella condotta abbia portato all'insorgere del danno fa scattare la responsabilità giuridica in capo all'agente. L'eventuale concorso di causa di per sé idoneo a modificare il susseguirsi degli eventi, se accertato interrompe il nesso causale. Le norme di riferimento sono gli artt. 40 e 41 del codice penale, per quel che concerne gli oneri probatori vi sono delle differenze. Oggi è applicato il criterio della cosiddetta probabilità logica, unendo la frequenza statistica alle conoscenze.

A tal proposito la Cassazione con la sentenza n.4792 del 2013 si pronuncia: "*è ormai pacifico che la certezza probabilistica in materia civile non può essere ancorata esclusivamente alla determinazione quantitativa/statistica delle frequenze di classi di eventi che potrebbe mancare o essere incoerente*". In questa pronuncia la Suprema Corte sottolinea come la consulenza tecnica svolga un ruolo di primo piano nell'ambito della decisione e motivazione giudiziale, "essa svolge un ruolo centrale nell'individuare i fattori causali, positivi e negativi, in gioco, e nel dare spessore e contenuto alla probabilità sulla base delle conoscenze scientifiche".

La valutazione del nesso causale nella condotta omissiva, richiede un'analisi minuziosa di tutti gli elementi che hanno influito sulla causa dell'evento, solo così sarà possibile determinare se il risultato prodotto è addebitabile al sanitario, alla struttura o ad entrambi. Affinché ciò avvenga è necessario che l'evento dannoso non si sarebbe verificato "al di là di ogni

ragionevole dubbio" se il medico avesse agito con diligenza. La teoria della *conditio sine qua non*, conosciuta anche come teoria condizionalistica, è la forma di ragionamento utilizzata dal giudice per individuare il nesso causale, fondata sul presupposto che: "ogni evento è la conseguenza di molti fattori causali, che sono tutti egualmente necessari perché l'evento si verifichi.

Questa teoria può dirsi superata dalla teoria della causalità adeguata, più moderata, sostiene che, ai fini della sussistenza del nesso di causalità, è necessario che il soggetto agente abbia causato l'evento con un'azione proporzionata, idonea a determinare l'effetto sulla base di criteri di normalità alla stregua della comune esperienza. Gli artt. 40 e 41 del codice penale prevedono il caso in cui il nesso causale venga interrotto, può accadere qualora le condizioni ambientali o i fattori naturali siano sufficienti a determinare l'evento di danno indipendentemente dal comportamento dell'uomo, restando così l'autore dell'azione o dell'omissione sollevato da ogni responsabilità dell'evento. Anche se questa non può essere considerata la regola generale, infatti può accadere che nonostante vi siano fattori interruttivi del nesso causale, il giudice consideri responsabile il personale sanitario.

7. Onere della prova

Tra le innovazioni più rilevanti dell'attuale modello della responsabilità civile medico-sanitaria vi sono le nuove regole in materia di distribuzione degli oneri probatori. Il modello risalente agli anni Settanta viene abbandonato dalla giurisprudenza, questo prevedeva la distribuzione degli oneri probatori distinguendo tra le prestazioni di facile esecuzione/ prestazioni di particolare difficoltà, e le obbligazioni di mezzi/ obbligazioni di risultato. Superati i precedenti modelli, la giurisprudenza ha consolidato il principio per cui il creditore ha un mero onere di allegazione dell'inadempimento, sia nell'azione risarcitoria esperita contro un medico, sia nell'ipotesi in cui il soggetto convenuto sia una struttura sanitaria. Diverse sentenze della Cassazione hanno contribuito ad assestare tale principio, fornendo indicazioni circa i contenuti dell'allegazione.

L'attore in definitiva dovrà:

- Provare:
  - La fonte negoziale del suo credito;
  - Tipologia e misura dei pregiudizi, patrimoniali e non patrimoniali; riconducibili all'inadempimento lamentato.
- Allegare:
  - La prestazione contestata;
  - L'inadempimento;
  - Il nesso di causa fra la prestazione e l'evento dannoso, solo in termini di astratta efficienza dell'inadempimento alla produzione del danno;

Dagli ultimi interventi della Suprema Corte si deduce che medici e strutture sanitarie dovranno provare:

- l'adempimento esatto, conforme alle regole dell'arte operanti all'epoca della prestazione;
- l'insussistenza del nesso di causa, e cioè la non imputabilità dell'inadempimento allegato dal danneggiato;
- la speciale difficoltà della prestazione, e l'operatività dell'esenzione di cui all'art. 2236.

Con riferimento alla struttura pubblica e privata non vi sono dubbi sulla natura contrattuale della già menzionata responsabilità. L'inquadramento della responsabilità sanitaria nell'area della responsabilità da inadempimento di obbligazioni ha portato all'esaltazione del principio della vicinanza della prova.

Un concetto del tutto scontato, ossia che la prova sia più "vicina" a chi ha effettuato la prestazione. Si è consolidato il principio secondo cui non si può attribuire alla vittima l'onere

della prova di circostanze e di dati che il convenuto, sia per contratto e sia secondo la diligenza o anche la buona fede, avrebbe dovuto annotare, registrare e conservare.

Il danneggiato non può farsi carico di eventuali lacune probatorie che sono imputabili al soggetto, che con la sua azione od omissione ha prodotto il danno. Spetta ai sanitari colmare le lacune probatorie che si possono riscontrare nella difesa della vittima e che dipendono dai medici. La natura della responsabilità delle strutture sanitarie è stata oggetto di interesse da parte della recente L. 8 marzo 2017, n. 24 (Legge Gelli). L'art. 7 della medesima legge stabilisce: "*la struttura sanitaria o sociosanitaria pubblica o privata che, nell'adempimento della propria obbligazione, si avvalga dell'opera di esercenti la professione sanitaria, anche se scelti dal paziente e ancorché non dipendenti della struttura stessa, risponde, ai sensi degli artt. 1218 e 1228 del codice civile, delle loro condotte dolose o colpose*".

Si delinea così un modello di responsabilità contrattuale della struttura sanitaria, la quale risponde nei casi in cui l'inadempimento riguardi obbligazioni proprie dell'ente, o sia dipeso da un fatto del personale medico e paramedico che svolge la propria prestazione all'interno della struttura. La legge Gelli sembra così proporre un modello di responsabilità aquiliana per il medico dipendente, infatti lo stesso art. 7 prosegue: "l'esercente la professione sanitaria di cui ai commi 1 e 2 risponde del proprio operato ai sensi dell'art. 2043 del codice civile".

8. Consenso informato

Il tema del consenso del paziente al trattamento sanitario, risale a tempi remoti, già Platone nel Dialogo sulle leggi sosteneva "il medico che cura l'uomo libero non farà alcuna prescrizione prima di averlo in qualche modo convinto, ma cercherà di portare a termine la sua missione che è quella di risanarlo, ogni volta preparandolo e predisponendolo con un'opera di convincimento". Il consenso informato costituisce legittimazione e fondamento del trattamento sanitario, senza il consenso informato l'intervento del medico è illecito, al di fuori dei casi in cui il trattamento sanitario è obbligatorio o in cui ricorra uno stato di necessità. Nato nel rapporto meramente contrattuale tra medico e paziente, ha acquistato progressivamente una sua autonomia, diventando espressione del diritto di autodeterminazione del paziente, garantito anche dalla Costituzione. Proprio in essa trova un suo fondamento normativo, l'art. 13 che sancisce la libertà di disporre del proprio corpo in ogni ambito di manifestazione della persona umana, nell'art. 32 (comma 2) che vieta trattamenti sanitari coattivi salvi i casi previsti dalla legge, l'art. 33 aggiunge che anche quei trattamenti sanitari obbligatori devono "essere accompagnati da iniziative rivolte ad assicurare il consenso e la partecipazione di chi vi è obbligato". Trova poi espresso riconoscimento nella Carta dei diritti fondamentali dell'Unione Europea, sottoscritta a Nizza il 7 dicembre 2000, prevede al suo art. 3 "il consenso libero e informato della persona interessata, secondo le modalità definite dalla legge".

Per un lungo periodo il consenso è stato considerato come una scriminante ai sensi dell'art. 51 del codice penale, con il fine di rendere leciti atti che incidono sull'integrità fisica del paziente. Questa impostazione oltre a sminuire la stessa prestazione del medico, si pone in contrasto con l'art. 5 del codice civile, che vieta gli atti di disposizione del proprio corpo, quando cagionano una diminuzione permanente. La giurisprudenza ha precisato che con il consenso il paziente non rinuncia al proprio diritto alla salute, al contrario lo promuove rivolgendosi al medico.

Affinché il consenso sia valido deve essere:

1. Personale: il consenso per essere valido deve essere espresso dal soggetto che subisce il trattamento sanitario. Qualora il paziente sia in grado di prestare il proprio consenso, la volontà diversa manifestata dai familiari sarà irrilevante. Sono previste alcune deroghe:
   - Nel caso dei minori, la rappresentanza legale è attribuita ai genitori, che la esercitano congiuntamente, eccetto per gli atti di ordinaria amministrazione (accertamento di

routine). In caso di urgenza, sarà lo stesso medico a dover procedere, tutelando la salute e la vita del minore.

- Per gli incapaci valgono gli stessi principi già enunciati nella tutela del minore;

2. Espresso: non potendo essere presunto, e deve avere ad oggetto uno specifico trattamento medico, delineato nei suoi elementi essenziali.
3. Informato e consapevole: si riferisce ad uno dei momenti più importanti nel rapporto tra medico e paziente, viene comunicato al paziente la patologia in atto, e le possibili scelte terapeutiche. La comunicazione deve essere adeguata al paziente, consona al suo livello culturale, così da essere compresa. Il professionista ha il dovere di informare il paziente sulla natura dell'intervento, sugli eventuali risultati. L'obbligo di informazione comprende anche lo stato di efficienza della struttura sanitaria, il livello delle dotazioni, riguardando solo i rischi prevedibili e non gli esiti anomali.
4. Libero e non condizionato: il consenso in quanto espressione di un libero atto di autodeterminazione, deve formarsi liberamente e non essere oggetto di violenza o inganno da parte del medico.
5. Consenso scritto: il consenso deve essere scritto nei casi in cui l'esame clinico o la terapia medica possano comportare gravi conseguenze per la salute. Il consenso scritto è anche obbligatorio per legge quando si dona o si riceve sangue, trapianto del rene tra viventi, interruzione volontaria della gravidanza. Negli altri casi, quando vi è un rapporto di fiducia tra medico e paziente, il consenso può essere solo verbale ma deve essere espresso direttamente al medico.

Può accadere che il medico debba intervenire in condizioni di emergenza e assoluta necessità, lo fa in ragione dell'obbligo giuridico e prima ancora deontologico di intervento, che si rende necessario dalla gravità e dalla urgenza della patologia.

9. Conclusioni

Dopo aver affrontato a grandi linee i diversi aspetti di cui si compone, credo sia inevitabile sottolineare come questa tipologia di danno, prima di arrecare un pregiudizio ai soggetti coinvolti, mette in luce quello che è l'elemento cardine, ovvero il diritto alla vita. Quest'ultimo è protagonista nella Convenzione europea dei diritti dell'uomo, proprio all'art. 2 recita: "Il diritto alla vita di ogni persona è protetto dalla legge. Nessuno può essere intenzionalmente privato della vita". Il concepito, come tutti i soggetti gode della tutela costituzionale e il suo diritto alla vita ed al suo nascere si iscrive tra diritti inviolabili di cui all'art. 2 della Costituzione. La Corte rileva come la limitazione programmata delle nascite sia proprio l'antitesi di tale diritto, che può essere sacrificato solo nel confronto con quello della madre alla salute ed alla vita.

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Le identità dei Balcani e il turismo religioso

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Abstract: The history, traditions, religions in the experience of the Balkan countries have been transformed over the centuries into rules of coexistence of "differences", marked above all by reli-gious affiliation, distributed in the territories between Catholics, Orthodox, Muslims. Reli-gious diversity in general has not been the cause of conflicts, indeed over the centuries reli-gions have fostered mutual tolerance, although there have been serious exceptions. Further-more, the different religious affiliation has favored the movement of people, despite the limi-tations imposed by the governments of the rulers, especially the Turkish and Austrian who for over five hundred years have divided the Balkan territories and have made heavy repressions. Despite the difficulties, religious tolerance has fostered respect for the different religious tra-ditions and for the different holy places, so much so that the participation of Muslims and Or-thodox in Catholic shrines, or the participation of Catholics and Orthodox in Muslim places, was not uncommon. or the participation of Catholics and Muslims in Orthodox shrines. This particular mobility for religious reasons has marked the life of the Balkan communities, creat-ing a kind of genius loci and becoming part of the Balkan identity. Today, this experience, still alive, which can be classified as religious tourism, can be transformed into an instrument of socio-economic development, which, however, must be regulated.

Keywords: Identity, Balkans, Tourism, Religion

Sommario: 1- La storia, le tradizioni, le religioni nell'esperienza dei Paesi balcanici si sono trasformate nel corso dei secoli in regole di convivenza delle "differenze", segnate soprattutto dalla appartenenza religiosa, distribuita nei territori tra cattolici, ortodossi, musulmani. **2-** La diversità religiosa in generale non è stata causa dei conflitti, anzi nel corso dei secoli le religioni hanno favorito la reciproca tolleranza, sebbene vi siano state eccezioni anche gravi. Inoltre, la diversa appartenenza religiosa ha favorito la circolazione delle persone, nonostante le limitazioni imposte dai governi dei dominatori, specialmente turco e austriaco che per oltre cinquecento anni si sono divisi i territori balcanici e hanno fatto pesanti repressioni. **3-** Nonostante le difficoltà, la tolleranza religiosa ha favorito il rispetto per le diverse tradizioni religiose e per i diversi luoghi santi, tanto che non era cosa rara la partecipazione di musulmani e ortodossi ai santuari cattolici, oppure la partecipazione di cattolici e ortodossi ai luoghi musulmani, oppure la partecipazione di cattolici e musulmani ai santuari ortodossi. **4-** Questa particolare mobilità per motivi religiosi ha segnato la vita delle comunità balcaniche, creando una specie di genius loci e entrando a far parte della identità balcanica. **5-** Oggi, questa esperienza, ancora viva, che si può classificare come turismo religioso, può trasformarsi in uno strumento di sviluppo socio-economico, che, tuttavia, deve essere regolato.

Parole chiave: Balcano, identità, turismo, religioni.

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1. Il Balcano come categoria: la coabitazione delle differenze.

Nella storia dei popoli dell'area balcanica, nella quale perfino la definizione geografica sembra restare bloccata nel tempo[1], esistono uno o più caratteri identificativi, che consentono, come forme aprioristiche della conoscenza, di rilevare attributi unificanti o dominanti? In altri termini, il "balcano" è stata ed è ancora una categoria? Per poter dare una risposta a questo interrogativo occorre prendere in considerazione alcuni elementi, tra quelli che si sono proposti con carattere di continuità nella storia, e che possono consentire di definire la categoria balcanica. Tra gli elementi rilevanti sembrano qualificanti i seguenti: a) il territorio, b) le comunità nazionali, c) la religione, d) il valore della persona balcanica, e) le situazioni geopolitiche.

a) Il territorio non è elemento irrilevante e può essere diviso in tre parti: orientale (separato dall'Europa centrale solo dal corso dei fiumi Danubio e Sava**),** occidentale **(**più montuosa e proiettata sull'Adriatico), meridionale (ha l'aspetto di una penisola coincidente con la Grecia). Tre regioni montagnose (sud, ovest, est) circondano le ampie pianure del nord e dell'est. La peculiare conformazione geografica non consente di individuare con certezza i confini dell'area, sebbene alcune parti presentano una prevalente montuosità. La struttura del territorio ha favorito la sua parziale percorribilità e la sua parziale impenetrabilità: i Balcani sono diventati contemporaneamente sia luogo di circolazione sia luogo di rifugio: emergono *indeterminatezza* nella sua definizione e *relatività* nella sua missione storica. Ma, i Balcani sono anche uno spazio complesso e diverso, proiettati verso il Centro-Europa, verso il Mediterraneo e verso il Mar Nero (l'Oriente): emergono *complessità* geografica e *diversità* (di clima, di natura, di comunicazioni). Ciò in quanto non offre elementi di certezza non consentirebbe una facile sopravvivenza. Queste caratteristiche di complessità e peculiarità hanno creato poco per volta e nel corso dei secoli uno spazio esistenziale e un'idea (una ragione di vita) che si può definire "balcanicità".

b) Le comunità nazionali *sono* state il luogo all'interno del quale sono state coltivate spazio e idea della "balcanicità" come elemento della "Nazione", in cui la persona assume un valore e una identità caratterizzata. L' idea di Nazione nell'esperienza balcanica è finalizzata alla conservazione della identità ed è costruita intorno a una prevalenza dell'etnia e di tutti gli elementi di cui essa si compone (lingua, religione, tradizione, regole giuridiche). Vi sono molte differenze con l'esperienza occidentale, in cui il concetto di nazione si traduce in uno Stato che costruisce e legittima la propria sovranità sulla base del consenso fornito da più gruppi e comunità (anche di differente etnia). La nazione etnica nei Balcani (n una prospettiva di *indeterminatezza, relatività* e *precarietà* storica dettata dal prolungarsi nei secoli di una condizione di sottomissione, ancorché a diversi padroni) ha costituito e costituisce il luogo storico della identità, luogo di conservazione di valori della persona umana. Evidentemente, non esiste una coincidenza in natura tra entità-nazione-stato, tra confini nazionali e confini politici, poiché questa coincidenza è frutto di una costruzione artificiale (storicamente sedimentata) e ha consentito la costruzione di una grande varietà di popoli balcanici (oltre una trentina, suddivisi nei vari sottogruppi). Questo ulteriore profilo pone anche un problema più generale di coabitazione delle minoranze e dei relativi diritti.

[1] Cartografi e geografi tedeschi, tra settecento e ottocento, alla ricerca di elementi oggettivi di identificazione del territorio, divisero il sud dell'Europa a partire dagli elementi geografici prevalenti, le montagne. Pertanto, chiamarono la Spagna penisola pirenaica (a sud dei monti Pirenei), l'Italia penisola alpina (a sud delle Alpi), e il sud-est europeo penisola balcanica, utilizzando il monte turco Balkan (che significa montagna) per estensione, in sostituzione della piccola catena montuosa dell'Haemus, poco conosciuta (Emo, figlio di Borea che fu trasformato in montagna).

In questo quadro, la persona è riconosciuta in quanto appartenente a una comunità (sovente organizzata in forma clanica) in cui esistono gerarchie di valori, sistemi relazionali, un patrimonio culturale e di tradizioni (nella quale sono possibili esistenza e sopravvivenza) e non tanto per il suo valore individuale. Tuttavia, l'orizzonte delle comunità poteva andare oltre i propri confini grazie ai contenuti delle religioni e all'ideologia comunista, che hanno, non sempre con successo, introdotto elementi più ampi e universalistici. L'esperienza balcanica spiega perché al suo interno (cioè in tutta l'Europa sud-orientale) non si sono verificati (o se si sono verificati la loro incidenza è stata scarsa) quei movimenti culturali di varie tendenze (liberali, marxiste, cattoliche), che nell'Europa occidentale, specie a partire dalla seconda metà del secolo XVIII, hanno favorito cambiamenti culturali e riscoperta dell'essenza vera di alcuni valori universali. L'idea di Nazione in questo stesso periodo ha consentito di coltivare fortemente una conclamata aspirazione alla indipendenza nazionale (che assume in forma elevata e nobile i tratti culturali della dimensione clanica) contro la dominazione di due imperi, quello asburgico e quello ottomano[2]. In linea generale l'elemento nazionale ha avuto una comune, ancorché diversificata, rilevanza nei Balcani. Per esempio, in quelli della parte orientale (Bulgaria, Romania, e in qualche misura Albania) essa è stata utilizzata in modo strumentale come valore-obiettivo alternativo all'ideologia comunista, come elemento di coesione e valore supremo. Nei Paesi balcanici della parte occidentale il nazionalismo, come elemento di coesione dell'identità nazionale, strettamente congiunto con l'etnia (e talvolta con l'unità dell'appartenenza ad una religione) è stato utilizzato per giustificare l'aspirazione all'indipendenza e alla sovranità e, di conseguenza, alla creazione di entità sovrane.

Dopo la caduta del sistema bipolare, nei Balcani la caduta del comunismo e la disgregazione di un sistema ideologico di unità socio-giuridico-economico ha comportato l'esigenza di ridefinire i caratteri dell'identità e della alterità, come bisogno primario dell'esistenza, e, quasi naturalmente, si è individuata nella Nazione la struttura che potesse esprimere meglio il bisogno di coesione.

c) ***Le religioni*** hanno costituito e costituiscono il collante della eterogeneità e della frammentazione del mondo culturale balcanico. Esse sono elementi fondamentali dell'identità nazionale e assumono un ruolo specifico sia in quanto portatrici di messaggi spirituali transnazionali (capaci di favorire il processo di superamento dei localismi) sia in quanto soggetti portatori di valori fideistici trascendentali (importanti nel processo di unificazione, al di là della stretta appartenenza etnica) e di riconciliazione (come assunzione di una responsabilità). La realtà balcanica dal punto di vista socio-politico potrebbe essere letta come una coesistenza di minoranze, territorialmente aggregate e, con qualche eccezione (come ad esempio l'Albania), fortemente caratterizzate dall'appartenenza ad una confessione religiosa, determinando anche problemi di coabitazione di minoranze religiose in contesti non omogenei. L'identità religiosa, di volta in volta cristiana o islamica (a seconda dei luoghi e dei tempi) è sempre stata alla base dei fenomeni di emancipazione, sostenendo talvolta anche i vari movimenti nazionali di indipendenza (vedi ad esempio Albania, Serbia, Bulgaria, Grecia, Romania). Dall'altro lato i popoli balcanici, proprio come effetto della volontà di

[2] La sottomissione prolungata, specie quella seguita alla conquista ottomana, ebbe non solo l'effetto di provocare fenomeni migratori di vasta portata e gravi devastazioni, gravi crisi e profonde mutilazioni ma anche quello di enfatizzare il rapporto tra nazione e religione, che se da un lato ha favorito un processo di frammentazione culturale dall'altro ha assicurato l'ancoraggio dei valori etici della comunità a quelli religiosi. La dominazione ottomana, evidentemente, non portò solo drammi, ma consegnò alle generazioni future anche un'esperienza di tolleranza (ancorché non difuso), di convivenza multiculturale, modelli di autogestione del territorio e di organizzazione del potere politico locale, una forma interessante di costruzione di uno stato di diritto.

riappropriarsi di una identità, accentuano l'attaccamento ai valori etici e morali della religione, che nella sua dimensione trascendentale orienta la coscienza di ogni credente.

La dignità dell'uomo è identificata con la dignità del credente e la sua coscienza morale trova la sua fondazione nei contenuti teologici della religione (di quella cattolica, ortodossa e islamica, cioè di quelle religioni esistenti nell'area balcanica), che giustifica l'esperienza morale del credente e spiega i contenuti della legge morale, della libertà, del bene e del male. In questo quadro secolare di riferimento, non esclusivo ma certamente dominante, si deve collocare il percorso di avvicinamento ai diritti umani dei popoli balcanici, diverso dalla filosofia degli Stati, che sono subentrati al disfacimento dell'impero e all'esito delle due guerre mondiali, e fortemente caratterizzati da elementi antropologici propri e dalle religioni. I regimi seguiti alla seconda guerra mondiale, formalmente caratterizzati dal riferimento al comunismo, hanno cercato di fare cancellare questa struttura di visione della vita con un disegno che è definitivamente (e miseramente) tramontato all'indomani della caduta del sistema bipolare. Il diritto alla libertà religiosa nel corso del cinquantennio ha sostenuto l'identità dei popoli balcanici.

d) La persona, nel patrimonio culturale dei popoli balcanici, è concepita come dotata di una sua propria dignità per diritto primordiale, con caratteri concettuali che si differenziano dalla concezione occidentale. La persona ha diritti propri (che potremmo definirli latamente di libertà individuale, di indipendenza, di appartenenza) non facilmente collocabili in una prospettiva di universalismo (laico o religioso che sia), ma prima di tutto (ancorché non esclusivamente) collocabili in una prospettiva di relativismo socio-nazionale e di trascendentalismo religioso, coltivati dentro una comunità. Pertanto, in questa peculiare configurazione storica (sinteticamente richiamata) l'uomo rivendica soprattutto un diritto originario e imprescrittibile di sviluppare la sua personalità culturale e religiosa all'interno di un contesto nazionale omogeneo, confacente alla sua appartenenza ad una comunità storica (ben individuata e non astratta) e moralmente vincolato dai valori sui quali è fondata.

Il legame tra persona e religione è pressoché un elemento costante, che si manifesta con un diverso grado di intensità nell'area balcanica, ed è rinvenibile anche in quelle realtà, veramente particolari (come ad esempio Albania, Bulgaria, Grecia) in cui l'appartenenza ad un popolo ha in sé tutti gli elementi identificativi di una credenza, di una fede. Ad esempio, il movimento nazionale albanese, che risale alla seconda metà dell'Ottocento, pur presentando propri caratteri di identità, fortemente connotati dalla comunanza etnica di origine illirica e dalla comune accettazione di un codice legislativo, il Kanun, sperimentato per secoli, conosce il decisivo apporto dei cristiani (soprattutto dei cattolici scutarini) e dei musulmani al processo di indipendenza.

I diritti della persona umana all'interno delle comunità clanico-balcaniche risultavano diretta espressione dei valori supremi che identificano l'appartenenza, tra i quali il sangue costituisce una delle prime e più importanti leggi. Per questo i diritti del sangue avevano il rango di diritti naturali. Ad esempio, il sangue, che originava un diritto proprio, nella rappresentazione sacrale dell'esistenza umana era (ed è) considerato uno dei concetti fondamentali della vita per il suo carattere sacro, in quanto «il sangue è dato da Dio al momento della nascita e torna a lui con la morte», e per la capacità di trasmettere «le qualità fisiche e morali di un individuo ai suoi discendenti» (P. H. Stahl). Ciò comporta che i legami di sangue e la consanguineità, come elemento di trasmissione di elementi di identità e di credenza, danno origine alle strutture essenziali della vita sociale e creano le regole della comunità e della appartenenza. Il valore che le comunità balcaniche (albanesi, montenegrine, slave, rumene) attribuiscono alla legge del sangue è dovunque elevato, anche se ne può differire la casistica o possono essere diverse le fattispecie di applicazione concreta, e non ha nessun legame con la realtà biologica, poiché si tratta evidentemente di regole di ordine sociale che

hanno la funzione di regolare materialmente la vita di comunità. È significativo, del resto, il fatto che in questo contesto le leggi religiose cristiane e musulmane, sia quelle di diritto divino sia quelle di diritto umano, sono state recepite e osservate a conferma della incontestabilità del valore comunitario della legge del sangue e della sua funzione regolatrice della realtà sociale.

In questa prospettiva, la dignità della persona umana e il valore dei suoi diritti, pur avendo un carattere trascendentale, non sono legati non ad una visione universalistica quanto piuttosto ad una visione particolaristica. Essi, infatti, risultano legati ad un messaggio di carattere spirituale, ma il valore aggiunto, quelle che lo rende materialmente operativo, deriva dallo spazio che la comunità le riserva, tenendo conto di tutti i suoi componenti. Nella prospettiva clanica, l'uomo non è importante per il valore che ha in se stesso, ma è importante quell'uomo concreto che appartiene alla comunità.

e) Le situazioni geopolitiche caratterizzanti consentono di interpretare con maggior cognizione la situazione attuale. Tra esse si possono individuare: - i) i rapporti di prossimità, ii) il postcomunismo, iii) il rapporto con l'Europa e il Patto di stabilità, iv) il nuovo processo di indipendenza, v) le nuove guerre, vi) il ruolo della Turchia, vii) il problema dei migranti-

i) **La nuova mappa dei poteri** ha fatto registrare sui Balcani un punto di frattura ed effetti disgreganti da molti punti di vista (sociale, economico, politico), accentuati dal fatto che si è anche pensato di sperimentare proprio sui Balcani la ricerca di nuovi equilibri di stabilità e nuovi assetti post 1989. Le popolazioni balcaniche, pur conservando una propria autoreferenzialità (frutto ed effetto del loro isolamento) hanno sempre dato vita a rapporti sociali ed economici con le popolazioni vicine (anche se di religione diversa) e non solo con i popoli confinanti. Nel corso dei secoli, anche durante l'occupazione dei due imperi (asburgico e ottomano) sono stati posti in essere rapporti culturali e commerciali anche con popoli che non appartenevano ai due blocchi, come ad esempio italiani e russi. In particolare, la religione ha favorito anche l'instaurazione di rapporti complessi (valga come esempio la frequentazione della città di Bari custode delle ossa di San Nicola. In questa prospettiva, pertanto, il territorio può essere considerato non come il luogo di partenza verso altri territori vicini, ma come il risultato di un *processo di costruzione di reti di relazioni* che vede nella prossimità un fenomeno sociale complesso tendente ad assicurare stabilità alle comunità, tuttavia caratterizzate da elementi di fragilità. Il rapporto di prossimità (diverso dal mero rapporto di vicinato) non elimina, infatti, le differenze.

ii) **Il postcomunismo** ha rappresentato il momento topico della coesistenza tra razionalità e irrazionalità, tra la ragionevolezza dello sfogo per una esasperazione troppo prolungata e l'irragionevolezza del caos accettato. In ogni caso questo momento ha rappresentato la volontà di scrollarsi di dosso la pesante eredità di un sistema che si proponeva sostanzialmente di sconvolgere quelle essenziali caratteristiche che nel corso dei secoli avevano definito la visione del mondo dell'esistenza. L'esperienza balcanica sotto il comunismo è stata caratterizzata da una diffusa imposizione di tratti (ideologici, economici, politici, culturali) comuni, che, tuttavia, non hanno eliminato talune significative differenze esistenti tra i popoli. Soprattutto, se da un lato il comunismo ha congelato taluni aspetti della vita (come ad esempio quella clanico-comunitaria o i conflitti tra le varie Nazioni), dall'altro esso ha perpetuato un comune schema politico, basato sulle nazioni-stato, all'interno di confini definiti e in un quadro ideologico di formale internazionalismo. Questo sistema, sottoposto alla logica identitaria di un Stato unico legittimo referente ed espressione di una visione ideologica totalitaria e universalista, esigeva processi forzati di omologazione, che producevano come risultato l'incoraggiamento dei nazionalismi. In questo clima culturale e politico le Nazioni erano percepite,

in modo parallelo alla politica e alla struttura ufficiale dello Stato, come ordine sociale di un'esistenza, che per il suo carattere di alternativa non ammissibile presentava caratteri di chiusura, e si sono dilatate oltre misura finendo per divenire un elemento dominante. In tal modo, il rapporto cittadino-Stato nella società comunista era sottoposto ad un progressivo degrado, in quanto formale e sostanzialmente repressivo, mentre prendeva forza l'appartenenza ad una comunità-popolo-nazione all'interno del quale valevano i legami e un senso di appartenenza più dimensionato alle ragioni individuali dell'esistenza, ancorché in una visione senza prospettiva e senza la speranza di uscire allo scoperto. Da un punto di vista giuridico si avverte la coesistenza di un sistema di doppio binario, secondo una forbice sempre più larga tra forma e sostanza; tra la forma di un sistema statale ufficiale, non percepito come il solo idoneo alla identificazione degli interessi primari (e, pertanto, senza quel grado di adesione che determina l'effettività dell'ordinamento e la sua capacità di rispondenza sociale delle istituzioni create), e la sostanza di una nazione che era conservata come luogo dell'esistenza, come memoria delle radici, come organizzazione sociale dell'essere.

Il livello statale era fortemente condizionato dalle scelte politiche volte alla costruzione, a qualunque costo, di un sistema nuovo, nel quale le istituzioni non erano il prodotto della effettività dell'ordinamento, bensì il risultato di una pianificazione imposta. L'organizzazione monista ufficiale generava un sistema di norme soprattutto comportamentali con carattere di generalità, imponendone l'osservanza con qualunque mezzo per ragioni politiche non sempre comprese e quasi mai condivise. Accanto allo Stato ufficiale, che comunque costruiva le proprie trasformazioni sociali anche orientate al miglioramento di un benessere collettivo, cresceva un livello non ufficiale clanico-nazionale, percepito nella vita di relazione con un grado di adesione, che si fondava sulle regole non scritte della cultura, della tradizione, della religione condivise, ancorché ufficialmente condannate, anche in considerazione del fatto che i principi stabiliti nelle Costituzioni non trovavano immediato e facile riscontro nella prassi dell'apparato burocratico. Inoltre, la stessa Carta costituzionale non era di facile interpretazione, sia per la complessità dell'impianto normativo, che intendeva tradurre in norme un apparato ideologico a base della convivenza sociale, che costituiva il contenuto educativo del cittadino, sia perché a questa complessità qualche volta si aggiungeva una prolissità normativa (come nel caso della Costituzione della Repubblica Socialista Federativa di Jugoslavia del febbraio 1974 composta di ben 406 articoli preceduti da dieci Principi Fondamentali contenuti in una lunga Parte introduttiva) inadeguata rispetto alla volontà di definire ogni specifico aspetto istituzionale e collettivo della realtà sociale.

Anche dal punto di vista psicologico, non si può trascurare l'importanza sull'esperienza personale dell'uomo dei Balcani esercitata dalla sua Nazione, nostalgicamente considerata, ancorché nelle differenze dettate dalle diverse circostanze geografiche e storico-ambientali, come bene-rifugio, contrapposto ad uno Stato, nel quale si confondeva l'ordinamento giuridico, che rispetto agli interessi dei cittadini non era (né considerato né presentato) come soggetto neutro. Inoltre, per sua natura, lo Stato socialista era difficilmente penetrabile e scarsa era la libertà di comunicare anche al suo interno; ciò da un lato impediva la conoscenza di altri sistemi esterni e dei progressi che nei Paesi occidentali si realizzavano da punto di vista istituzionale e democratico, dall'altro lato, alimentandosi un sistema di diffidenze, causava l'effetto di proiettare il cittadino verso il "passato", verso l'esperienza della comunità-nazione, nella quale la convivenza era ritenuta migliore.

Tuttavia, in un sistema bipolare, dominato da un clima di guerra fredda e di perpetuazione di una guerra globale possibile, lo Stato socialista -sebbene astratto, onnipresente, repressivo, severo, fondato su una politica di diffusa paura e di propaganda

convincente- garantiva la difesa dal probabile attacco di nemici esterni. Gli stessi caratteri dominanti dello Stato socialista (, tra i quali sono la pianificazione economica, il ruolo centrale del partito, la subordinazione del diritto alla edificazione del socialismo, la centralizzazione di ogni decisione) conducevano alla concezione strumentale di ogni libertà agli interessi di un universalismo socialista, che, anche a motivo della diversità strutturale dell'ordinamento socialista, finivano per creare un muro invisibile, che consiste nella «difformità di due mentalità, che male si accordano». L'unità dell'ordinamento giuridico di uno Stato socialista, considerato piuttosto nella sua astrattezza, cioè con riferimento ai tratti comuni da cui sono derivate le varianti applicative in vigore fino al 1989 nei Paesi socialisti considerati (Jugoslavia, Albania, Romania, Bulgaria) è garantito dalla ideologia materialista, che costituisce la norma metagiuridica fondamentale dalla quale derivano tutte le altre. Ciò comportava che ogni altra questione, comprese quelle riguardanti i diritti della persona umana e i problemi della religione erano dipendenti da questa visione generale e complessiva.

L'analisi comparata delle costituzioni degli Stati socialisti balcanici in vigore prima della caduta del comunismo è di estremo interesse perché mette in evidenza alcuni tratti di comunanza, come elementi di un medesimo sistema di comando.

iii) **Il rapporto con l'Europa** è sempre stato controverso per le vicende storiche fatte di divisioni e guerre, tuttavia è considerato dai Popoli balcanici (specie occidentali) come privilegiato, in quanto i Balcani non sono una terra di mezzo, ma una terra di confine in quanto sono sempre stati il sud-est europeo. In conseguenza della evoluzione politica della fine del XX secolo, l'Europa nel mentre costruiva un percorso di unità si è trovata di fronte a nuove situazioni e a nuove istanze dei popoli dell'Est e del Sud-Est d'Europa. Pertanto, ha predisposto, tra alterne vicende ed errori di valutazione politica degli avvenimenti, strumenti di cooperazione, che si mostreranno comunque idonei a favorire il processo di integrazione di tutto il Sud-Est europeo. Pur segnando il limite dell'assenza di una politica estera comune (in senso tradizionale), l'Europa, tuttavia, costruisce nel corso del tempo una *linea estera di azione comune*, che considera le tre aree confinanti (il Mediterraneo, Europa dell'Est, i Balcani) come luoghi di realizzazione di scambi e di interrelazioni. Per quanto riguarda i Paesi danubiano-balcanici, attraversati da un processo di frammentazione nazionalistica che si è trasformato in un crescendo di conflitti sempre meno governabili, l'intervento dell'Europa, pur non evidenziando una chiarezza politica, ha, tuttavia, prodotto una presenza umanitaria tendente al conseguimento dell'obiettivo di una pacificazione mista a tregua, culminata nell'adozione del *patto di stabilità*, firmato su iniziativa tedesca in occasione del Consiglio europeo di Colonia il 10 maggio 1999. Si tratta di programma di aiuto ai Balcani che ripropone in effetti una pluralità di obiettivi, convergenti nel fine ultimo della ricerca della pacifica convivenza, ciò che costituisce il vero e dichiarato obiettivo di tutte le iniziative comunitarie. Il Patto tende al coinvolgimento del maggior numero di soggetti regionali e si muove nella prospettiva di dar vita, all'interno di un'area considerata come legata da vincoli di prossimità, ad un processo di democratizzazione che garantisca la pace e la stabilità. Tra le iniziative del Patto, i "Corridoi pan-europei" costituiscono una interessante novità, essendo progetti multimodali tendenti a creare non solo vie di comunicazione, ma anche percorsi di interazioni tra i soggetti pubblici e privati interessati dall'attraversamento delle strade, intese come assi dorsali, capaci di collegare l'insieme dei complessi rapporti tra le differenti comunità. Si tratta di assi di comunicazione che sembrano adattarsi più facilmente ai cambiamenti culturali e geopolitica che hanno interessato e che stanno interessando i Balcani.

Come si può notare, in tutti i percorsi di cooperazione che l'UE ha individuato nelle differenti direzioni indicate emerge la necessità di riconsiderare l'insieme dei rapporti tra persone e comunità nella logica di "prossimità".

iv) **Il processo di indipendenza** al quale ci riferiamo è quello postcomunista degli anni Novanta del sec. XX. Esso ha comportato da un lato la caduta traumatica di un sistema sociale e dall'altro il recupero faticoso delle specifiche identità clanico-nazionali, sviluppandosi in modo differente nell'area occidentale e in quella orientale balcanica, assumendo ora i caratteri di rivoluzioni interne (Bulgaria, Romania, Albania) ora l'aspetto di situazioni belliche (tutti i Paesi della ex Jugoslavia). In ogni caso il processo è stato soprattutto il frutto di una volontà di protagonismo autonomo dei diversi popoli balcanici nell'impegno di emancipazione da un passato di oppressione.

v) **Le guerre jugoslave** si sono manifestate con una serie di conflitti armati che hanno coinvolto diversi territori appartenenti alla Repubblica Socialista Federale di Jugoslavia tra il 1991 e il 1995, causandone la dissoluzione; la successiva guerra del Kossovo, 1996-1999 ha confermato il processo di disgregazione. Dopo la morte di Tito (1981) e la progressiva scomparsa di tutti i protagonisti della Resistenza contro il nazismo e della politica titoista, il periodo di relativa calma (1981-1986) fu interrotto dalla crisi economica e sociale che si fece evidente nel 1987, quando nell'estate scoppia lo scandalo finanziario e politico dell'Agrokomerc, la più grande azienda bosniaca (una specie di *tangentopoli jugoslava).* In un clima sempre più teso per l'aggravarsi della situazione economica (Il dinaro jugoslavo subì diverse macro-svalutazioni e il potere d'acquisto diminuì progressivamente) e le spinte nazionaliste accentuate, la posizione della Federazione (ormai troppo divisa tra nord e sud) risultò compromessa e a nulla valsero le riforme proposte (tra cui l'adesione alla Comunità Economica Europea) dall'economista croato Ante Marković, al quale fu affidata la guida del governo federale affidato ad un tecnico (19 febbraio 1989). Ma crisi sociali (aumento della disoccupazione e della povertà, diminuzione dei sussidi statali), turbolenze etniche e caduta del sistema bipolare favorirono la disgregazione definitiva della Federazione. Il 20 gennaio del 1990 venne convocato straordinariamente il quattordicesimo e ultimo congresso della Lega dei Comunisti Jugoslavi, con uno scontro frontale tra delegati serbi e sloveni, e inutili discussioni sulle questioni aperte, tra le quali la situazione in Kosovo, la politica economica e le riforme istituzionali (creazione di una nuova federazione o confederazione, la *terza Jugoslavia*). Per la prima volta nella storia, Sloveni e Croati decisero di ritirare i loro delegati dal congresso. Come si può notare le guerre furono preparate da un irreversibile processo di decadimento di un sistema-regime incapace di creare consenso e fiducia nelle persone e nelle diverse comunità nazionali. In fondo, le guerre jugoslave sono espressione di una doppia crisi, quella delle comunità balcaniche (e del sistema sociopolitico che aveva immaginato di eliminarle) e quella dell'Europa.

vi) **La Turchia** è la nuova potenza emergente dell'area, che nella attuale contingenza storica tenta con qualche successo di costruire una posizione di interlocuzione internazionale anche per superare le crescenti difficoltà interne causate anche dalla politica di malcelata autarchia culturale e religiosa con cui Erdogan vuole segnare il Paese. Abbandonata l'opzione dell'ingresso nella Unione europea, anche per la dimostrata incapacità della stessa Unione di gestire il problema, la Turchia persegue due direzioni nella sua logica di espansione: una verso i Balcani e una verso il Mediterraneo. Quella verso i Balcani è segnata da una serie di accordi (vedi quelli con l'Albania) con i quali sostenere la formazione dei militari, lo sviluppo economico, la diffusione religiosa. In particolare, proprio la religione islamica (nel sostegno religioso la Turchia si va sostituendo all'Arabia saudita) è considerata di fatto lo strumento migliore per favorire la penetrazione nell'area balcanica. In questa opzione politica, una sorta di intesa con la Russia

(ma senza abbandonare qualificati consessi occidentali, come la Nato) apre la strada a una autorevolezza internazionale (nel bene e nel male) che privilegia alla diplomazia il ricorso alla forza anche in contesti complessi e contesi (come ad esempio Siria e il popolo Curdo).

vii) **Il problema dei migranti**. L'assenza di un progetto da parte dell'Europa ha favorito le condizioni di precarietà e di instabilità in un corridoio che interessa tutti i Balcani e che di fatto rischia di essere un corridoio di permanenza o di "peregrinaggio" senza meta. Inoltre, ha rafforzato il ruolo egemone della Turchia che, come ha dimostrato, usa i migranti per scopi che non hanno niente a che vedere con il diritto umanitario. I migranti sono ospiti indesiderati che stanno esaltando la conflittualità tra i diversi popoli balcanici e stanno rendendo vuoto lo spirito di ospitalità che nei secoli non era mai venuto meno nelle popolazioni balcaniche. Comunque, a differenza di ciò che fa la Turchia, i popoli e gli stati balcanici non "usano" i migranti, ma lo avvertono come problema senza via d'uscita.

2. Le guerre balcaniche di fine secolo ventesimo sono state caratterizzate da due grandi eventi: la guerra tra le nazioni come effetto della dissoluzione della Jugoslavia e la piccola guerra civile albanese.

Nell'estate del 1991, alla vigilia del trattato di Maastricht, che segnerà l'avvio della comunità europea, con la guerra serbo-slovena, cui farà seguito la guerra tra Serbia e Croazia e quella bosniaca, inizia la fase violenta della dissoluzione della ex Jugoslavia. L'approccio dell'Europa a questi eventi è diviso e superficiale. La divisione europea si esprime in due schieramenti contrapposti: uno tedesco di tendenza mitteleuropea, più favorevole al riconoscimento del diritto dei popoli alla autodeterminazione e, pertanto, al riconoscimento della indipendenza delle nuove repubbliche; l'altro francese contrario a questa tendenza, in quanto considerava le rivendicazioni di Slovenia e Croazia come atti gravi di secessione, pericolosa espressione di un processo di disgregazione e favorevoli ad una politica di una germanizzazione dell'area. I dissensi tra Francia e Germania, particolarmente accesi nell'estate del 1991, non favorirono un'azione unitaria dell'Europa, che in quella circostanza mostrò tutta la sua debolezza. Le guerre iugoslave, svoltesi dal 1991 al 1995, si sono concluse con la guerra del Kossovo (1996-1999).

È di recente tornata la tesi secondo cui la disgregazione della Jugoslavia sarebbe stata in larga parte una conseguenza degli "affrettati riconoscimenti", da parte della Germania, delle secessioni di Croazia e Slovenia dalla federazione jugoslava. Ma vale la pena di ricordare che il 1991 si era aperto con la promessa fatta dalla Comunità Europea alla Jugoslavia, di una sua associazione, eventualmente anche come membro a pieno titolo, alla Comunità stessa, alla condizione che l'unità del paese fosse stata conservata. Il 25 giugno 1991 Croazia e Slovenia hanno dichiarato unilateralmente la loro indipendenza e due giorni dopo cominciava la "guerra dei dieci giorni" tra la JNA (Esercito Popolare Jugoslavo) e la difesa territoriale slovena. La guerra terminò poi il 7 luglio, quando la JNA cessò i propri attacchi a fronte di una moratoria della Slovenia sulla sua indipendenza, moratoria incoraggiata dalla Comunità Europea. Alcuni giorni prima, si era tenuto a Bruxelles un summit europeo in cui era stato ribadito il supporto a Belgrado e a una Jugoslavia integra. Inoltre, due giorni prima della dichiarazione di indipendenza delle due repubbliche, l'allora ministro degli esteri tedesco aveva votato con i propri colleghi europei contro il loro riconoscimento come stati indipendenti. La decisione della Germania di riconoscere le due repubbliche è venuta maturando in concreto solo nei mesi successivi, quando la guerra tra Serbia (Federazione Jugoslava) e Croazia infuriava violentemente ormai da lungo tempo. È stato in occasione della Conferenza dell'Aja, iniziata il 7 settembre del '91 e finita con un completo fallimento nel dicembre successivo, che la Germania ha per la prima volta

apertamente chiesto un riconoscimento delle due repubbliche, sostenendo che i negoziati di pace in corso servivano solo come una copertura dell'offensiva serba.

Gli Stati Uniti hanno fatto esplicitamente propria la tesi dei "riconoscimenti affrettati" più tardi, nel 1993, quando l'allora Segretario di Stato USA, Warren Christopher, ha dichiarato che "molti seri [sic] studiosi della questione ritengono che i problemi che l'Occidente si trova ad affrontare abbiano origine in quel riconoscimento [della Croazia], *che ha fatto infuriare i serbi*". Conversi ricorda che nello stesso periodo gli Stati Uniti, nella persona dello stesso Christopher, avevano ritirato le loro richieste di un'azione militare in Bosnia, definendo quest'ultima "una palude" e un "problema infernale". Sempre allora, Christopher aveva denunciato le atrocità musulmane e rifiutato di definire il conflitto come un'aggressione serba, definendolo invece una guerra civile, "una guerra di tutti contro tutti". L'atteggiamento degli USA all'inizio della guerra jugoslava era per la conservazione del sistema jugoslavo: lo stesso Segretario di Stato Baker, nel viaggio a Belgrado del giugno del 1991, aveva ribadito che gli Stati Uniti preferivano una Jugoslavia unita, dichiarazione che nel contesto di guerra imminente in atto in quel momento in Jugoslavia, molti hanno interpretato come un via libera all'uso della violenza da parte della JNA. Eguale sensazione si ebbe a seguito di una visita in Unione Sovietica da parte di una elevata delegazione jugoslava: dalla visita il ministero degli esteri della Jugoslavia trassero la convinzione che l'esercito jugoslavo poteva "ignorare con sicurezza le minacce occidentali" e dare il via [con Milosevic] all'azione militare pianificata. È molto probabile che tutte le valutazioni politiche delle grandi potenze, non ancora pienamente consapevoli di quello che era accaduto con la caduta del muro di Berillo, risentissero ancora dell'eredità della Guerra fredda, durante la quale la Jugoslavia non veniva considerata "come una fonte di preoccupazione per il blocco occidentale"[3].

In realtà risultò molto decisivo il crescente supporto delle opinioni pubbliche europee per il riconoscimento dell'indipendenza di Croazia e Slovenia, in conflitto con la linea delle rispettive élite politiche che, in particolare in Francia e in Gran Bretagna (e anche negli Stati Uniti), continuavano a opporsi a tale ipotesi.

La crisi jugoslava, infatti, non è il prodotto di un "complotto" esterno e non è dovuta nemmeno a fatali odi interetnici, anche se la contrapposizione etnica e nazionalistica ha avuto un suo ruolo, ma è in primo luogo il risultato di una crisi profonda determinata da cause socioeconomiche e politiche interne al regime titoista, in crisi dagli anni ottanta (si registrava un debito estero della Jugoslavia di 20 miliardi di dollari), aggravata da fattori internazionali

[3] Predrag Avramovic, *Germany, Britain and the Recognition of the Former Yugoslav Republics: a Liberal Intergovernmentalist Approach*, in *Transitions*, n. 1, 1998, ricostruisce in maniera molto puntuale l'evolversi della posizione della Germania riguardo all'indipendenza, ricordandone le principali tappe. La prima proposta di riconoscimento delle due repubbliche, non approvata, è stata avanzata in sede europea da Genscher il 4 luglio 1991 (dopo che la guerra in Slovenia era già cominciata). L'8 luglio la Germania si è espressa a favore gli accordi di Brioni che hanno posto fine alle ostilità in Slovenia (con una moratoria sulla dichiarazione di indipendenza), definiti da Genscher "una prova della capacità di agire della Comunità Europea". Verso la metà di settembre, dopo numerose violazioni del cessate il fuoco, i ministri degli esteri di Germania e Italia hanno "evocato pubblicamente la possibilità di un riconoscimento non concordato", ma la Germania ha immediatamente smussato la propria posizione qualche giorno dopo, in seguito a un incontro Kohl-Mitterrand. Nello stesso periodo la Germania era attiva nella CSCE (oggi OSCE) e nella UEO (Unione Europea Occidentale), nell'ambito della quale aveva appoggiato le proposte francesi per l'invio di una forza di pace, proposte che hanno incontrato il veto della Gran Bretagna e che la Germania non ha potuto sostenere con incisività visti i suoi vincoli costituzionali, che le impedivano allora di partecipare a missioni militari all'estero. Le pressioni della Germania in ambito CE si sono intensificate solo a ottobre, dopo che la Serbia, con un colpo di mano, aveva preso il controllo della presidenza federale e aveva respinto il piano di pace di Carrington, e dopo che erano cominciati gli assedi di Vukovar e Dubrovnik. Sempre in ottobre, in un incontro informale a Haarzuilen i dodici hanno deciso all'unanimità di rimandare l'eventuale riconoscimento di due mesi. L'8 novembre, la Germania ha minacciato il riconoscimento immediato della Croazia ai margini dell'incontro dei dodici a Roma, ma è solo il 27 novembre, una settimana dopo la disfatta croata con la caduta di Vukovar, che Kohl si impegna formalmente di fronte al Bundestag a riconoscere la Croazia e la Slovenia "prima di Natale".

(politici ed economici). La più significativa espressione della crisi politica jugoslava risiedeva in quello che il regime titoista non aveva voluto assicurare, cioè la libertà, la democrazia, il valore degli elementi della tradizione nazionale (religione, regole di convivenza, …). In una realtà così varia e ricca come quella jugoslava, senza la democrazia e la libertà non era possibile costruire un edificio solido.

Era possibile mantenere la pace sociale e politica con il pugno di ferro, cosa che Tito per anni e anni è riuscito a fare, appoggiandosi su due forze: da una parte l'Esercito e, dall'altra, i Servizi segreti.

Per quanto riguarda l'Albania, dopo la caduta del comunismo il Paese all'inizio degli anni '90 si trovò in una situazione molto difficile, a causa dell'arretratezza economica e sociale, dell'isolamento, della inesistenza di tutela dei diritti umani. Nel Paese, il più povero dell'Europa, si diffuse la delinquenza (con vari primati negativi in materia di crimine organizzato, spesso collegato ad altri gruppi dei Balcani) e si verificò un forte flusso migratorio. L'anarchia sfociò nel 1997 in una vera e propria guerra civile, che coinvolse tutto il Paese da gennaio ad agosto, destando grande preoccupazione a livello internazionale. Prese piede un grande fenomeno di ribellione popolare al quale la polizia di stato rispose con azioni di repressione, ma senza essere in grado di arginare le proteste violente tanto che il Presidente della Repubblica, Sali Berisha, dichiarò lo stato d'emergenza (bande di ribelli con l'appoggio della popolazione presero possesso di numerose città e, a cominciare da Valona furono saccheggiati i depositi di armi, si diede spazio a ogni sorta di traffico illecito)[4]. Fu necessario l'intervento dell'ONU, anche su richiesta dei politici albanesi, che con la risoluzione del Consiglio di Sicurezza n.1101 del 28 marzo autorizzò l'invio in Albania di 7.000 soldati italiani nell'ambito dell'*Operazione Alba*, per ristabilire l'ordine nel paese e dirigere le operazioni di soccorso umanitario. Si deve sottolineare il ruolo importante assunto in questa situazione esplosiva dai leaders delle comunità religiose, che insieme si prodigarono per avviare un'opera di pacificazione, che diede i suoi risultati.

Finalmente l'indizione di nuove elezioni (da svolgere sotto il controllo di organismi internazionali) pose fine alla guerra civile e avviò il faticoso disarmo della popolazione (comunque, più di tre milioni di fucili e varie armi non furono mai consegnate, ma vendute nei paesi europei o mandate in Kosovo). Alla fine del 1997 si svolsero le elezioni democratiche, precedute da un "Accordo di garanzia" tra le forze politiche concluso grazie alla mediazione di soggetti sociali (come la Comunità di Sant'Egidio) nel quale esse si impegnavano a rispettare il risultato che sarebbe scaturito dalle urne. il posto al Partito Socialista d'Albania vinse le elezioni con una larga maggioranza e il governo di centrodestra guidato da Aleksander Meksi lasciò il potere, favorendo l'inizio di un processo di transizione che condusse alla nuova Costituzione della Repubblica di Albania, approvata nel novembre del 1998.

[4] La difficilissima sistuazione, tra dure repressioni della polizia e feroci reazioni popolari nelle piazze, fu anche determinata dal fenomeno speculativo delle" piramidi", che all'inizio si nascose colpevolmente nei tentativi di riforme economiche dei governi di transizione. Basti pensare che nel 1992 si registrò il crollo del Pil di oltre il 50%. piegò . Ai primi di marzo, nell'Albania meridionale, e soprattutto nella città di Valona, le proteste diventarono violente quando molti civili aprirono i depositi di armi, prelevandone una grande quantità. I ribelli avanzarono distruggendo edifici governativi e uffici di polizia, senza però avere uno scontro armato diretto con forze dell'ordine o con militari albanesi. Già il 4 di marzo i ribelli avevano conquistato quattro città del Sud, senza incontrare una forte resistenza e, anzi, con l'appoggio della popolazione. Da lì giunsero infine a Tirana, la capitale. Solo una modesta parte del territorio albanese era ancora sotto il controllo dello Stato. Nelle zone settentrionali del paese si creò una situazione di anarchia, mentre nel meridione e nelle zone centrali (soprattutto Tirana, Durazzo, Valona, Elbasan, Lushnjë), il territorio era caduto nelle mani di diverse bande armate. A complicare la situazione intervenne anche la lotta tra i diversi gruppi di trafficanti, i cui scontri armati finivano con decine di vittime fra i civili. I depositi di armi erano stati saccheggiati in tutta l'Albania e la maggior parte degli albanesi era munito di un fucile, quando non di armi pesanti, ormai di facile reperibilità. In questo quadro riprese l'emigrazione verso l'Italia, contrastata dalla Marina Militare Italiana con azioni che portarono al tragico naufragio della Katër i Radës.[6] I paesi esteri organizzarono operazioni militari per rimpatriare dall'Albania i propri concittadini.

3. La convivenza nell'area balcanica, che storicamente si è sempre realizzata tra buone relazioni e conflitti, oggi è possibile solo se si accompagna a un processo (non facile) di pacificazione e di reciproco riconoscimento delle rispettive e diverse identità. Questa pacificazione (garantita nelle aree più calde da una tutela internazionale) oggi si presenta a macchia di leopardo e in una condizione di precarietà. Inoltre, rischia di essere resa ancor più difficile dalle non facili congiunture politiche, che si chiamano pressione dei migranti, egemonia della Turchia, accesso alle risorse, senza dimenticare i conflitti esistenti e latenti (come ad esempio la questione delle relazioni tra Kossovo e Serbia). È necessario, quindi, ridare fiducia alle popolazioni, al loro desiderio di vivere pacificamente e di migliorare la condizione di benessere conservando le proprie tradizioni. Si tratta, quindi, di concepire in modo diverso il rapporto tra i popoli anche all'interno delle comunità balcaniche, riconoscendo il loro ruolo e il valore di un protagonismo attivo all'interno della grande famiglia europea anche come base socio-giuridica del processo di costituzionalizzazione e di ricostruzione dello Stato. È necessario riscoprire il valore del *genius loci*, sostenere le varie esperienze di dialogo a tutti i livelli (commerciale, religioso, sociale, politico, …), garantire la protezione dei diritti e delle libertà fondamentali.

La riconciliazione è una condizione dell'esistenza, che ha le sue radici nel senso religioso delle popolazioni. Per le religioni dei Balcani la riconciliazione non è solo un percorso, ma anche un'esigenza teologica, in quanto appartenente al contenuto stesso della fede e contestualmente alle dinamiche intracomunitarie. Risolvere i conflitti significa favorire la pacificazione interna, il benessere personale e sociale, affermazione i valori supremi di tolleranza e libertà, tutelare i diritti umani fondamentali. Pertanto, è necessario operare una revisione profonda della storia e della mentalità (non solo nell'area balcanica) e realizzare opere di mediazione e di dialogo.

La ricostruzione di una convivenza di pace può essere favorita da un rinnovamento culturale e religioso. Le religioni nell'esperienza balcanica sono un collante dell'esistenza e per questo hanno (e hanno avuto) un ruolo importante nello sviluppo umano. Le confessioni religiose (cioè l'organizzazione strutturale del pensiero teologico e del patrimonio fideistico) [5] costituiscono il luogo nel quale si è consolidato il rapporto intersoggettivo intorno a valori superiori e trascendentali, sorretti da regole soprannaturali. Per il suo carattere globalizzante, la religione è considerato un sistema di significato, che coinvolge nella sua globalità la vita della persona e attribuisce significato a tutte le sue azioni, comprese quelle della convivenza intersoggettiva all'interno della comunità. Vi è, quindi, una stretta correlazione tra i valori soprannaturali costitutivi della identità personale e il riconoscimento all'interno della comunità sociale. Questa esperienza è così intensa e storicamente fondata che, durante il periodo del fondamentalismo comunista, ha rappresentato il modo con il quale le persone hanno salvaguardato la propria identità, nonostante le proibizioni. La religione, pertanto, ha svolto la funzione di dare significato all'identità, in quanto valore condiviso, e conseguentemente le confessioni religiose hanno cementato le relazioni sociali e conservato, per la propria dimensione transnazionale, la proiezione al di là dei confini statuali. indipendentemente dal loro grado di coinvolgimento nella scala della Verità. Considerando le carte costituzionali dei Paesi balcanici, si può affermare che le confessioni religiose trovano differente rilievo proprio in conseguenza del diverso peso storico. In linea generale, tuttavia, sotto un profilo socio-politico emerge una diversa valutazione dei ruoli rispetto allo Stato. La lettura delle Costituzioni, e specialmente della parte riservata al "preambolo" (presente in tutte le costituzioni dell'area balcanica) lascia intendere che Stato e confessioni religiose nella prospettiva post-comunista non si propongono come soggetti alternativi.

[5] Le confessioni religiose sono storicamente organizzate intorno al cattolicesimo, all'ortodossia e all'islam. Tuttavia, non si deve dimenticare una forte presenza ebraica e attualmente non mancano altre religioni cristiane. Inoltre, va segnalata in Albania l'esperienza interessante della religione dei bectashi, considerati dall'islam al pari di una setta sincretista.

Questa rappresentazione costituisce certamente una significativa novità, rispetto all'esperienza giuridica dell'epoca comunista, ed è mutuata, sia pure nella sua veste formale, dall'esperienza dei Paesi occidentali e dalla formulazione giuridica che essi hanno trasferito nelle differenti variabili normative. In questa nuova prospettiva la confessione religiosa e lo Stato sono soggetti che si riconoscono vicendevolmente il compito di ridare vigore alla nazione, favorendo il senso di crescita della identità personale e lo sviluppo di un rapporto di coesistenza nel quale esaltare la dignità di un rapporto istituzionale rispettoso delle differenze. Il rapporto tra Chiesa e Stato, ancorché formalmente definito in modo differente (ora come separatismo, come in Croazia e in Slovenia, ora come laicità, come per esempio in Albania e in Romania e in Montenegro, ora come neutralità, come ad esempio in Bulgaria e in Serbia) può essere ricompresso in una più ampia categoria, che possiamo definire come il sistema dell'autonomia controllata.

4. Da un punto di vista di politica ecclesiastica, tuttavia, è evidente che nelle popolazioni balcaniche (ove più ove meno) è viva la percezione dell'importanza della piena partecipazione delle comunità confessionali allo sviluppo democratico del Paese proprio nelle trasformazioni in atto, in quanto sono considerate come soggetti sociali dotati di autorevolezza. Si tratta, in sostanza, anche di un problema di partecipazione democratica delle popolazioni attraverso le comunità religiose, le quali, tra l'altro, hanno avviato un percorso di dialogo e di impegno comune rispetto ai bisogni delle persone e dei Paesi. Questa peculiare condizione delle comunità religiose manifesta il legame esistente tra religione e potere civile, che tuttavia non è esente da conflitti e non ha ancora sperimentato appieno una condizione di laicità, cioè dii distinzione e separazione tra i poteri.

Quanto al problema della democrazia, senza dubbio dobbiamo comprendere che i parametri di una sua definizione non possono coincidere con quelli prodotti dalla cultura occidentale, che si mostrano inadeguati se applicati all'area balcanica sia per le caratteristiche del suo passato storico e culturale sia per le numerose crisi che hanno caratterizzato i territori specie nei decenni successivi alla caduta del sistema bipolare. Ne consegue che, se si vuol comprendere il nesso problematico esistente tra sviluppo sociale, organizzazione della società, costruzione di un sistema statale di valori da solennizzare in una Carta costituzionale e tutela dei diritti e delle libertà della persona umana, compresa la libertà religiosa, diventa inevitabile cercare di comprendere la dinamica particolare del percorso democratico dei Paesi balcanici e la travagliata ricerca di nuovi modelli per così dire «post-democratici». Inoltre, si deve considerare che gli eventi storici della fine del XX secolo hanno creato nell'area balcanica sistemi sociali nei quali pluralità e democrazia si sono ispirate al recupero di un nominalismo alternativo di convenienza, adattato per necessità e per imitazione sui modelli formali occidentali, senza che le società uscite dall'esperienza comunista potessero con essi identificarsi.

Tuttavia, l'aspirazione popolare a un sistema democratico che tuteli i diritti fondamentali della persona umana e l'indipendenza nazionale può essere considerata come l'esistenza di quei requisiti essenziali che portano alla democrazia. Inoltre, di grande importanza è il desiderio di tutte le popolazioni balcaniche di entrare a far parte dell'Unione europea, cioè di ricostruire i propri ordinamenti socio-giuridico-economici secondo modelli fondati sui valori dello stato di diritto. Le politiche di allargamento possono costituire lo strumento idoneo a far crescere l'affermazione dei valori democratici (purché ci si riferisca a quelli sostanziali), ma è ben evidente che l'Unione debba avviare percorsi rapidi, credibili e di solidarietà anche al fine di impedire che la naturale aspirazione europea delle popolazioni balcaniche non sia distolta da altri Stati che si dimostrano più veloci nel favorire afflusso di risorse economiche necessarie. In ogni caso non si deve dimenticare che l'esperienza culturale e giuridica delle popolazioni balcaniche non è all'anno zero e si deve rispettare il cammino prodotto. Ad esempio, nell'ambito giuridico se da un lato i rapporti privatistici e civilistici conservano la traccia di una

disciplina che nel corso del tempo si è ispirato ai modelli francesi e tedeschi, più complesso si presenta l'intervento rispetto al livello costituzionale, sia con riguardo alla costruzione di una Carta fondamentale sia con riguardo alla sua materiale vigenza. Ciò ha presentato non pochi elementi di novità, recuperando in qualche modo i contenuti del diritto originario attraverso il vaglio dell'esperienza costituzionale dei Paesi europei, ma ha in qualche modo alimentato un conflitto sociale attestato sul rapporto tra democrazia, rappresentatività e forma del regime politico da adottare. Pertanto, l'assunzione della democrazia come sistema ha costituito e costituisce il vero problema, sia per l'esigenza di far chiarezza sullo stesso concetto, che, così come conosciuto nella cultura occidentale, non appartiene alla tradizione culturale e giuridica delle comunità balcaniche, sia per la necessità di orientare la convivenza sociale delle comunità di appartenenza alla luce di principi e valori percepiti come materialmente viventi nella società prima ancora di essere solennizzati nelle Costituzioni.

5. La riscoperta del patrimonio turistico religioso, per sua natura, può essere il luogo della emancipazione della cultura popolare e una tappa sul cammino della riconciliazione, ma soprattutto della riscoperta del *genius loci*, cioè delle specificità tradizionali e dei patrimoni culturali. Il turismo religioso ha una notevole rilevanza sotto molti punti di vista (sociale, economico, spirituale, giuridico, culturale) come ha rilevato il Consiglio d'Europa, che sin dal 23 ottobre 1987 ha indicato 29 grandi Itinerari (tra i quali, ad esempio, il Cammino di Santiago e le varie Vie Francigene). Inoltre, il rapporto 2008 del *World Tourism Travel Counsil*, nell'analizzare il trend decennale del comparto turistico, ha evidenziato la crescita del settore, con particolare riferimento al turismo religioso, registrando nell'anno la crescita del Pil del 2%, destinata ad aumentare fino al 2018 con una media dell'1,8% l'anno. La percentuale del settore sul Pil nazionale è del 9,7%, pari a 155,5 miliardi di euro, che nel giro di 10 anni è destinato a crescere al 10,1% annuo, pari a un valore di 238,9 miliardi di euro. I dati statistici dicono che risulta in crescita anche il numero degli addetti, attualmente di 2.491.000 unità, pari al 10,8% del totale, mentre nel 2018 si dovrebbe raggiungere quota 2.612.000, pari all'11,6% del totale. Secondo dati recenti al livello internazionale il turismo religioso movimenta 300milioni di viaggiatori all'anno che generano un fatturato di 18 miliardi di dollari.

Il turismo religioso ha alla base un legame con la fede e ha come principale obiettivo la visita ai luoghi religiosi (ad esempio santuari, chiese, conventi, abbazie, eremi e luoghi sacri) per rendere in qualche modo omaggio alla figura santa legata a un luogo o a un evento trascendentale di cui esiste una traccia forte nella memoria e nella sensibilità personale. Inoltre, ha come obiettivo quello di apprezzarne la bellezza artistica e culturale. Non va confuso con il pellegrinaggio che invece è un viaggio compiuto esclusivamente per devozione, per una ricerca spirituale, per uno scopo penitenziale ed è diretto verso un luogo considerato sacro, anche ai sensi della legge religiosa. Il turismo religioso ha una notevole rilevanza civile. Infatti, il Consiglio d'Europa, il 23 ottobre 1987, ha definito 29 grandi Itinerari culturali, riconoscendo tra questi alcuni percorsi religiosi, ritenuti di primaria importanza anche culturale oltre che spirituale. Esiste una interessante produzione normativa prodotta dal parlamento italiano e da diverse regioni. Il fenomeno è interessante anche dal punto di vista economico. Esiste una Borsa del Turismo Religioso e delle Aree Protette (AUREA), che tra gli altri obiettivi si propone quello di far incontrare le "imprese" del turismo con gli esperti del settore e gli operatori, al fine di elevare ed orientare la qualità dell'offerta innestando un confronto culturale, religioso ed operativo.

Il turismo religioso è l'espressione del *genius loci*, cioè l'identità stessa dei popoli, poiché unisce tradizione, religiosità, dinamiche sociali, sviluppo, economia. Infatti, dal punto di vista dei contenuti, il turismo religioso si compone di numerosi elementi (arte, folklore, spiritualità, flussi, mostre, eventi, soggiorni...) raccolti secondo una logica di unità. Si calcola che oggi il

turismo religioso impieghi circa il 5,2% della forza lavoro europea totale, pari a 9,7 milioni di posti di lavoro e coinvolga 1,8 milioni di imprese, principalmente di piccole e medie dimensioni.

Inoltre, la sua evoluzione crescente ha comportato un rinnovato interesse della pubblica amministrazione e delle attività amministrative connesse. Si tratta, quindi, di una realtà ampia e complessa, anche dal punto di vista della "new economy", poiché gli itinerari turistico-religiosi sono delle reti immateriali, ordinate allo sviluppo del turismo culturale e dell'occupazione. Questi itinerari formano oggetto di un'attività culturale dinamica, in quanto mediante ciascuno di essi si forma e diffonde un'espressione della cultura (basti considerare la definizione contenuta nell'art. 148 del decreto legislativo 31 marzo 1998, n. 112) e che la loro natura immateriale è quella propria delle attività culturali. Un risultato importante del turismo religioso concepito come sistema consiste nella capacità di costruire una coesione comunitaria, fondata sul *kairòs (*cioè *momenti supremi*) riconosciuto come capace di giustificare da un punto di vista spirituale e sociale un percorso di coesione e integrazione tra le differenze, il quale si trasformi anche nella offerta di servizi, nuove opportunità di lavoro, superamento di conflitti. Quindi, oltre ai risultati tipici e propri, questa peculiare forma di turismo è idonea a creare reti relazionali, a riconoscere il valore delle differenze, a favorire sviluppo sociale ed economico, attraverso il recupero dei valori propri delle popolazioni, coltivati nel corso dei secoli, indipendentemente dai fatti e dai misfatti operati dai governi e dai poteri. Il recupero di una eredità così solida e importante può costituire la base di un nuovo umanesimo per una convivenza di pace.

La rendicontazione sociale nelle università: dalla *Corporate Social Responsibility* alla *University Social Responsibility*

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Abstract: The evolution of the concept of social responsibility and its reporting has undergone a remarkable development over the last few decades. If on the one hand the economic crisis has partially obscured the attention of companies to virtuous behavior, on the other the search for corporate paradigms to identify new competitive advantages has led to re-evaluate responsible management as an innovative, strategic aspect and an opportunity to exploit. The concept of social responsibility therefore arises in the business world and must necessarily undergo some adaptations for its applicability in other organizations, such as public institutions. Parallel to the development and evolution of the concept of social responsibility we are witnessing the emergence of the concept of "sustainability" closely linked to the meaning of sustainable development. This new approach therefore changes the usual reading of the business-economic activity which must be seen not only under the well-known economic-financial lens, but must also take into account the way in which the work of an organization is able to influence the subjects directly involved and those who are indirectly involved.
The concepts of social responsibility, sustainability, and the related actions have been explored and analyzed relatively recently with reference to universities. However, the term University Social Responsibility was coined only recently, a paradigm that encourages the reinterpretation of Corporate Social responsibility in order to combine it in a key peculiar to the world of universities. The reference to Corporate Social Responsibility first and then to University Social Responsibiliy implies a precise commitment on the part of universities in order to guarantee maximum transparency and sustainability. In the university education sector, it therefore becomes extremely important to think of Corporate Social Responsibility as an integrated approach perspective, both in terms of "ethical" rigor but also in terms of the advantages that the adoption of such practices can bring in terms of benefits concerning teaching and learning, governance, community involvement, as well as the image of the university.
The aim of the work is to define the relationship between Corporate Social Responsibility and University Social Responsibility in the light of a renewed approach to university policies.

Keywords: university; company; social responsability; stakeholders; ethics; public administration

JEL Classification: *M1, M14, M140*

1. Introduzione

Nel corso degli ultimi anni, le problematiche relative alla crescente richiesta di *accountability* da parte delle aziende pubbliche[1] e, segnatamente, degli atenei[2], hanno suscitato l'attenzione, a livello nazionale e internazionale, di accademici, *policy maker* e, non ultimo, *regulator*.

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[1] L. Lapsley, *Research in public sector accounting: An appraisal*, Accounting, Auditing Journal, 1 (1), Emerald, USA, 1988; I. Steccolini, *Accountability e sistemi informativi negli enti locali – dal rendiconto al bilancio sociale*, Giappichelli, Torino, 2004.

[2] A. Cassone, L. Sacconi, *Autonomia e responsabilità dell'Università*, Giuffrè, Milano, 2013.

In termini generali, appare opportuno premettere che il suddetto fenomeno si colloca nel quadro più esteso di evoluzione normativa e di rinnovamento delle pratiche aziendali, riconducibili soprattutto al filone del *New Public Management* (NPM), perciò introducendo approcci prevalentemente focalizzati sulla misurazione degli *outcome*[3].

Il processo di cambiamento avviato sulla spinta di tali tensioni risultava, infatti, in linea con le nuove inclinazioni a riconoscere che, nonostante le diversità gestionali tra aziende, tali differenze non potessero incidere ulteriormente sulla sostanza degli andamenti economici. Viceversa, si ribadiva che essi dovevano essere uniformi e validi per tutte le aziende, poiché solo un'efficiente ed efficace gestione poteva garantire il raggiungimento delle finalità istituzionali, indipendentemente dalla loro natura[4].

Appare chiaro, allora, come in tale prospettiva l'*accountability* – intesa quale processo atto a fornire risposte esaustive con riguardo alle attese sociali collegate agli scopi di fondo dei sistemi aziendali e a comunicare agli *stakeholder* le modalità di creazione e diffusione del valore – sia divenuta nella sfera pubblica un elemento da considerare tempestivamente e inderogabilmente[5].

In risposta a queste esigenze, e su sollecitazione di numerosi processi di riforma, si è assistito nel tempo alla progressiva introduzione di modelli e strumenti di pianificazione, misurazione e controllo della *performance*, fino a quel momento esclusivo appannaggio del mondo privatistico-aziendale[6]. Le vicende che hanno investito in maniera più o meno invasiva il settore pubblico, assumono, tuttavia, particolare rilevanza per gli atenei.

Difatti, in aziende complesse quali quelle universitarie – caratterizzate da una missione dalle molteplici prospettive, da una cruciale funzione sociale e da un'ampia platea di *stakeholder* – l'*accountability* assume portata più ampia e di indiscutibile importanza[7].

In questa direzione, negli ultimi anni si è assistito a un *trend* in continua crescita per quel che attiene alla predisposizione di *report* informativi volontari di varia natura – bilanci sociali, bilanci ambientali, bilanci di sostenibilità – volti a soddisfare, almeno formalmente, le predette necessità[8].

Nonostante l'innegabile giudizio positivo che le esperienze portate avanti meritano, poiché offrono adeguato riscontro alle nuove istanze, appare comunque necessario operare un ulteriore approfondimento sulla reale capacità di tali *report* di rispondere ai fabbisogni informativi.

Ciò è maggiormente vero se si considera che siffatta reportistica risulta ancora sviluppata a macchia di leopardo, talvolta in maniera discontinua ed eterogenea e, in alcuni casi, incapace, nonostante l'apparente aderenza ai modelli diffusi, di veicolare un'informazione esaustiva, comprensibile e utile agli *stakeholder*.

Occorrerà, quindi, nel corso del tempo verificare se gli atenei abbiano realizzato un'informazione sociale per mera esigenza di legittimazione, o abbiano altresì garantito una sostanziale coerenza e valenza dei contenuti informativi.

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[3] S.P. Osborne, *The New Public Governance?*, Public Management Review, 8(3), Taylor & Francis Online, London, 2006.

[4] L. R. Jones, R. Mussari, *Public management reform in the U.S. and Italy: Accounting, measurement and financial reporting*, International Public Management Review, 1(11), International Public Management Network (IPMN), USA, 2000; E.P. Jansen, *New public management: Perspective on performance and the use of performance information*, Financial Accountability & Management, 24(2), Wiley Online Library, USA, 2008; L. Lapsley, *The NPM agenda: Back to the future*, Financial Accountability & Management, 24(1), Wiley Online Library, USA, 2008.

[5] P. Monfardini, *Accountability in the new public sector: a comparative case study*, International Journal of public Sector Management, 23(7), Emerald, USA, 2010.

[6] M. Bergamin Barbato, *Realmente cambia il controllo nelle pubbliche amministrazioni?*, in G. Farneti, E. Vagnoni, (a cura di*), I controlli nelle pubbliche amministrazioni*, Maggioli, Rimini, 1997; E. Borgonovi, *Principi e sistemi aziendali per le amministrazioni pubbliche*, Egea, Milano, 2004; E. Anessi Pessina, *Il modello di analisi, l'impostazione del rapporto e i principali risultati*, in E. Anessi Pessina, E. Cantù (a cura di), *Rapporto OASI 2006*, Egea, Milano, 2006; L. Marchi, *Editoriale – Integrazione pubblico-privato su metodologie e strumenti di controllo gestionale*, Management Control, 1(2), F. Angeli, Milano, 2012.

[7] M. Fia, L. Sacconi, *L'università nella prospettiva della responsabilità sociale: un modello di governance multi-stakeholders*, in A. Cassone, L. Sacconi (a cura di), *Autonomia e responsabilità dell'Università*, Giuffrè, Milano, 2013; C. Mio, *Towards a sustainable University. The Ca' Foscari experience*, Basingstoke: Palgrave Macmillan, London, 2013.

[8] L. Potito, *Limiti del bilancio ordinario di esercizio*, Rivista Italiana di Ragioneria e di Economia Aziendale, 11-12, Rirea, Roma, 2002.

I risultati ottenuti permetteranno di riflettere su eventuali motivazioni che possono spiegare i comportamenti assunti e fungere, così, da ausilio a *policy maker* e *regulator* nell'individuazione di misure atte a incentivare/migliorare la funzione informativa della rendicontazione sociale.

2. Il *New Public Management* e la sua applicazione nelle università

Le teorie di *management* per lungo tempo non si sono occupate delle università, come in generale di tutta la pubblica amministrazione, poiché hanno preferito focalizzarsi sulle imprese. Le pubbliche amministrazioni erano considerate meno interessanti in quanto entità sicure, finanziate e governate in via gerarchica dallo Stato. Quindi, i loro dirigenti potevano operare in un clima sereno, con certezza di disponibilità di risorse. Nessuno pensava agli sprechi che una macchina amministrativa mal gestita avrebbe potuto generare.

Negli anni Novanta, sulla spinta di una recessione mondiale e dell'accanimento che in alcuni Paesi c'era stato per ridurre la spesa pubblica perché considerata ragione della tassazione e dell'inflazione, gli Stati hanno iniziato a ripensare l'organizzazione dei servizi pubblici. L'obiettivo diviene quello di creare valore nell'utilizzo del denaro pubblico, spingendo le amministrazioni a erogare maggiori servizi con minori risorse. È questa la fase di avvio del *New Public Management* (NPM) o, come alcuni l'hanno definita, di *reinventing government*[9].

Per molti servizi è stato avviato un percorso di privatizzazioni: i ministeri hanno preferito gestire con contratti alcuni servizi alla popolazione, piuttosto che con un monopolio sotto il loro controllo gerarchico. Così è stata creata competizione tra gli enti e le logiche di controllo e legittimazione esterne si sono sostituite a quelle autoreferenziali dei sistemi monopolistici[10]. Alcuni hanno individuato in questa forma di contrattazione molte caratteristiche del mercato e per questo hanno coniato il termine di "quasi mercato"[11]. "Quasi" perché comunque lo Stato ha un ruolo importante nel governo del servizio e non si trasferiscono alla pubblica amministrazione modelli gestionali del settore privato. Tra gli altri permangono i valori del servizio pubblico ispirati alla *citizenship*, all'equità e alle pari opportunità nell'accesso al servizio. Si è valutato che i modelli delle aziende applicati *in toto* alla pubblica amministrazione avrebbero potuto non essere efficaci. La prima ragione di questo è che la gestione non è rivolta al profitto. Inoltre, molti aspetti del servizio negli enti pubblici vengono decisi dal Governo e le organizzazioni non possono mutare il loro mercato e i loro utenti. Con il "quasi mercato" il vantaggio è che lo Stato non è più il mediatore della società, ma l'ente deve confrontarsi direttamente con i cittadini, che non sono più utenti ma diventano clienti. Altri servizi pubblici sono stati giudicati non privatizzabili e lo Stato per spingere all'efficienza ha sviluppato un sistema competitivo nell'assegnazione delle sue risorse e quindi una "simulazione periodica" del mercato. In questo modo lo Stato assegna, infatti, le risorse a quegli enti che registrano una prestazione qualitativamente migliore e che quindi in una situazione di mercato sarebbero scelti da un acquirente razionale e ben informato. Nello stesso tempo si incentivano anche gli enti a individuare differenti fonti di finanziamento e a offrire i propri servizi a prezzi che coprano i costi.

Con particolare riguardo al sistema universitario, nessun Paese ha introdotto con le riforme la privatizzazione totale del comparto; al fine di incrementarne l'efficienza si è agito invece sui finanziamenti e sulla *governance*. Questo probabilmente perché docenti e ricercatori sono "autonomi professionisti" e quindi inseriti in un contesto di mercato avrebbero potuto comportarsi come singole unità organizzative, auto-gestirsi, frammentare gli obiettivi e le attività, senza minimamente considerare la possibilità di realizzare una strategia unica di ateneo[12]. Inoltre, le

[9] C. Hood, *A public management for all seasons?*, Public Administration, 69(1), Wiley Online Library, USA, 1991; S.P. Osborne, *The New Public Governance?*, Public Management Review, 8(3), Taylor & Francis Online, London, 2006.

[10] F. Natale, *I caratteri generali dell'azienda universitaria*, Azienda Pubblica, Maggioli, Rimini, 5-2001.

[11] J. Le Grand, *Quasi-markets and Social Policy*, The Economic Journal, Vol. 101, 408, Royal Economic Society, Oxford University Press, Oxford, 1991.

[12] A. Marelli, P.M. Vitali, *Le informazioni economico-finanziarie nel nuovo contesto universitario italiano: un risultato sulle potenzialità informative dei consuntivi (II)*, Azienda Pubblica, Maggioli, Rimini, 6-2000.

istituzioni pubbliche centrali hanno compreso che il loro ruolo doveva diventare di controllo e regolazione[13].

Le università sono organizzazioni pubbliche formate da professionisti[14], spesso classificate tra le istituzioni *loosely-coupled*[15] o tra le anarchie organizzate governate con logiche di *garbage can model*. Quindi sono istituzioni con poca capacità manageriale, resistenti ai grandi cambiamenti e a tutto ciò che viene loro imposto[16]. La spinta al nuovo avrebbe intaccato lo *status* dei docenti, o quantomeno la loro cultura, introducendo l'abitudine al monitoraggio, alla valutazione, alla massimizzazione dell'efficienza, dell'efficacia e dell'economicità. I docenti hanno poi dovuto affiancarsi a *manager* professionisti, come viene dimostrato dall'accresciuto numero di dirigenti, che con loro hanno istituito dei *team*[17]. Se l'atteggiamento dei docenti sia effettivamente cambiato è però ragione di dibattito: alcuni hanno infatti affermato che i docenti hanno saputo relegare il managerialismo alle sole attività "periferiche", mantenendo il vecchio approccio per le attività *core*[18].

Ferlie[19] parla di quattro tipologie di *New Public Management*:

1) una fortemente ispirata all'efficienza e da alcuni giudicata poco adatta ai valori della pubblica amministrazione. Le caratteristiche sono: forte pianificazione gerarchica delle attività, fissazione di *target*, obiettivi, pratiche di *auditing*, rafforzamento del ruolo della *leadership* di ateneo, particolare attenzione alle pratiche di rendicontazione e alla coerenza tra *performance* e flussi finanziari. Dietro a questa tipologia c'è un approccio alla formulazione della strategia formale, razionale e analitico, in cui si ritiene che il vertice possa stabilire una strategia precisa e questa poi venga attuata in modo parcellizzato da tutte le unità[20];
2) una che punta alla flessibilità, alla varietà del servizio e quindi assegna al mercato un ruolo importante nella gestione, cerca di individuare forme di esternalizzazione e di contrattazione. L'amministrazione mira quindi a focalizzarsi sulle attività più strategiche e a gestire in *network* le altre[21]. In questo contesto non si definisce una strategia, in quanto è costosa da produrre e inutile in un ambiente di mercato in cui le scelte devono essere emergenti;
3) una orientata all'eccellenza, che punta sulla cultura, sui riti e sui simboli aziendali e per questo può affidarsi o a un approccio *bottom-up* con potere decentralizzato e valutazione sui risultati, oppure a un approccio *top-down* con una *leadership* forte, che definisce e comunica la *mission* e le principali linee strategiche di ateneo. Questa tipologia viene supportata da un approccio alla *strategy formulation* di tipo emergente[22], in cui la strategia si crea nelle micro-organizzazioni e risiede in *framework* specifici;

[13] G. Rebora, *Un decennio di riforme – nuovi modelli organizzativi e processi di cambiamento delle amministrazioni pubbliche (1990-1999)*, Guerini e Associati, Milano, 1999; E. Borgonovi, *L'accreditamento e la qualità nel sistema universitario italiano, in Atti del XXIV Convegno AIDEA. La cultura aziendale nell'università e nella società in cambiamento*, Milano, 2002.

[14] H. Mintzberg, *Power in and around organisations*, Englewood Cliffs, Prentice-Hall, London, 1983; P. Newby, *Culture and quality in higher education*, Higher Education Policy, 12, Palgrave Macmillian, London, 1999; J. Barry, J. Chandler, H. Clark, *Between the ivory tower and the academic assembly line*, Journal of Management Studies, 38, 1, Wiley Online Library, USA, 2001.

[15] K.E. Weick, *The Social Psychology of organizations*, Reading, Addison-Wesley, USA, 1979; T. Reponen, *Is leadership possible at loosely coupled organizations such as universities?*, Higher Education Policy, 12, Palgrave Macmillian, London, 1999.

[16] H. Mintzberg, *The structuring of organisations*, Englewood Cliffs: Prentice-Hall, USA, 1979

[17] E. Ferlie, L. Ashburner, L. Fitzgerald, A. Pettigrew, *The new public management in action*, Oxford University Press, Oxford, 2002.

[18] R. Laughlin, *Accounting Control and Controlling Accounting: the Battle for the Public Sector*, Discussion paper 92.29, Sheffield University Management School, UK, 1992.

[19] E. Ferlie, L. Ashburner, L. Fitzgerald, A. Pettigrew, *The new public management in action*, Oxford University Press, Oxford, 2002.

[20] A.D. Chandler, *Strategy and Structure: Chapter in the History of the American Industrial enterprise*, Cambridge: Mit Press, UK, 1962; M.E. Porter, *Competitive strategy: Techniques for Analysing Industries and Competitors*, New York: Free Press, New York, 1980; A.P. Sloan, *My Years with General Motors*, London: Sedgewick & Jackson, London, 1993.

[21] F. Favotto, S. Pilonato, *Il processo strategico negli enti locali: il network come nuovo schema concettuale*, Azienda Pubblica, Maggioli, Rimini, 3-2005.

[22] H. Mintzberg, J.A. Waters, *Of strategies: Deliberate and Emergent*, Management Science, 24/9, USA, 1985.

4) una rivolta al servizio pubblico e alla sua rendicontabilità ai cittadini, in cui si monitora la qualità e la si comunica agli utenti così che possano essere resi più partecipi circa l'utilizzo del denaro pubblico. Gli enti che adottano questa tipologia assumono le decisioni di volta in volta, tenendo in considerazione il contesto sociale e istituzionale.

È quindi da valutare se gli atenei stiano adottando una di queste tipologie ed eventualmente quale. Rebora[23] sintetizza le quattro tipologie proposte da Ferlie in due modelli gestionali: uno per obiettivi e uno imprenditoriale. Il primo è focalizzato sulla programmazione delle attività e sulla puntuale definizione dei *target* da raggiungere; il secondo sulla strategia, sulla comunicazione degli obiettivi nell'organizzazione e sulla responsabilizzazione dei singoli verso i risultati. Quest'ultimo approccio si è sviluppato assieme alla "cultura dell'eccellenza", al coinvolgimento delle risorse umane, allo sviluppo e apprendimento organizzativo.

Secondo Ferlie[24] è questa una soluzione *soft* ed è la più adatta in un contesto di professionisti. Inoltre le teorie *soft* sono molto vicine a quelle sui modelli di *governance* che enfatizzano i concetti di *network* e lavoro di gruppo, dove si facilitano la consultazione e discussione dei problemi e dove il vertice cerca di assumere un ruolo di influenza, persuasione e *leadership*[25].

Anche Favotto[26] interviene sulle differenze dei due approcci, individuando una sottostante evoluzione del concetto di strategia: da un'accezione classica e formalizzata che mira a definire in dettaglio una strategia da realizzare, a una flessibile e dinamica in cui partecipano più *stakeholder*, si individuano più percorsi evolutivi e un sistema coordinato di scelte coerente con la *mission*[27].

Nel secondo approccio, anche nei sistemi di controllo entrano logiche di informalità e interattività, ci si focalizza sulle linee strategiche piuttosto che sull'analisi del raggiungimento dei singoli obiettivi. Oltre a un nuovo approccio alla *strategy formulation*, secondo alcuni la continua richiesta di rendicontabilità ha spinto il settore pubblico e le università ad adottare approcci, principi e strumentazioni, che erano invece considerati inutili nel precedente contesto. Fra questi gli strumenti di valutazione della *performance*, i processi di *Total Quality Management*, le analisi finalizzate al *Business Process Reengineering*, forme di *reporting* e gestione della strategia evolute come la *Balance Scorecard*[28]. Questo è il sistema di controllo "orientato alla strategia" per cui il controllo è un processo informativo, decisionale e di azione condiviso. Esso è in grado di orientare l'effettivo perseguimento degli obiettivi monitorandone le funzionalità; è strumento di *accountability* in quanto garantisce a interlocutori interni ed esterni informazioni necessarie alla loro attività. Un tale sistema di controllo è inoltre supporto alla rielaborazione strategica e quindi a tutto il sistema decisionale perché aiuta la condivisione della strategia, facilita il *learning by doing* e consente di anticipare i cambiamenti imposti dall'ambiente[29]. Secondo alcuni l'introduzione di questi strumenti è ciò che differenzia l'approccio al managerialismo di tipo *hard*, da quello *soft*[30].

Fra gli studiosi di scienze manageriali ci si attendeva che le università italiane avrebbero sviluppato un approccio *hard*, similmente a quanto fatto da altri Paesi occidentali[31].

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[23] G. Rebora, *Università e valore pubblico: il significato di una linea di ricerca nell'Europa del XXI secolo*, in E. Minelli, G. Rebora, M. Turri, *Il valore dell'università*, Guerini, Milano, 2002.

[24] E. Ferlie, L.E. Lynn, C. Pollit, *The Oxford Handbook of Public Management*, Oxford: Oup, Oxford, 2005

[25] J. Newman, *Modernising Governance. New labour, Policy and Society*, London: Sage Publications, London, 2001.

[26] F. Favotto, S. Pilonato, *Il processo strategico negli enti locali: il network come nuovo schema concettuale*, Azienda Pubblica, Maggioli, Rimini, 3-2005.

[27] V. Coda, *L'orientamento strategico nelle imprese*, Utet, Torino, 1988; H. Mintzberg, *The rise and fall of strategic planning*, New York: Free Press, New York, 1994; M. Bergamin Barbato, *Programmazione e Controllo in un'ottica strategica*, Utet, Torino, 1991.

[28] A. Riccaboni, *La valutazione integrata della didattica e della ricerca: il Progetto VAI dell'Università di Siena*, Azienda Pubblica, Maggioli, Rimini, 5-6-2003.

[29] M.L. Caccia, *L'orientamento strategico dei sistemi di controllo nelle aziende pubbliche*, Azienda Pubblica, Maggioli, Rimini, 1-2005.

[30] M. Trow, *Managerialism and the Academic Profession: the Case of England*, Higher Education Policy, 7/2, Palgrave Mcmillian, USA, 1994.

[31] A. Riccaboni, *La valutazione integrata della didattica e della ricerca: il Progetto VAI dell'Università di Siena*, Azienda Pubblica, Maggioli, Rimini, 5-6-2003.

3. Profili di *accountability* e rendicontazione sociale

In termini generali, il principio di *accountability* può essere sinteticamente espresso come l'adozione di un comportamento chiaro, trasparente e lineare nell'utilizzo delle risorse, in modo da poter verificare come queste ultime siano state impiegate e quale sia stata la condotta da parte di chi ne era responsabile[32]. Senza volersi addentrare nell'ampio e variegato dibattito in tema di *accountability*, dal quale si può desumere come di fatto ancora non esista una univoca definizione, è possibile asserire che un'interpretazione più squisitamente riferibile agli aspetti economico-aziendali vi attribuisce le funzioni di *accounting* e *reporting*, destinate a esprimere una spiegazione o una giustificazione delle azioni manageriali[33]. In tale prospettiva, l'esplicitazione di chiari obiettivi, misure e responsabilità acquisisce, unitamente alle dimensioni strategiche, nonché a quelle etico-morali legate alla cultura aziendale, un ruolo fondamentale per il raggiungimento delle finalità sopra menzionate. L'importanza del principio in parola, poi, con particolare riguardo al settore pubblico, può essere meglio inquadrata quando tale principio sia posto in relazione con quello di responsabilità. Alcuni autori, difatti, concordano nel ritenere che, nei contesti in esame, la *responsibility* sia un aspetto che dovrebbe essere ricompreso nella più ampia cornice dell'*accountability*[34]. La *ratio* è che quest'ultima non possa esaurirsi nel riportare fatti ed effetti della gestione, ma vada assolutamente collegata alla responsabilità che gli operatori ricoprono, in virtù dello svolgimento di determinate attività, con ampia rilevanza sociale e ambientale. Sicché, la responsabilità è associata a un'azione compiuta nel presente e implica un comportamento, a ogni livello organizzativo, che sia corretto e affidabile circa l'uso delle risorse assegnate. L'*accountability*, d'altro canto, richiede di misurare e riportare il livello di *performance* conseguito relativamente ad azioni intraprese (per esempio, con l'impiego di *report* annuali) o da intraprendere (per esempio, col ricorso al *budget*). Essa, pertanto, allude a un processo formale, destinato a fornire spiegazioni utili ai vari livelli decisionali e, in ultima istanza, ai diversi *stakeholder*, mentre la *responsibility* concerne la corretta esecuzione delle azioni, per le quali la rendicontazione verrà poi prodotta. Tale principio, insomma, attiene alla necessità di responsabilizzare i soggetti rispetto al raggiungimento degli obiettivi loro affidati, alle risorse attribuitegli e alle *performance* conseguite. Ciò, invariabilmente, pone l'esigenza di mettere in relazione tali azioni con la *mission* e la *governance*, garantendo una stabile coordinazione bidirezionale fra tutti questi elementi[35].

Benché le numerose definizioni di *accountability* siano contraddistinte da differenti sfumature, gli aspetti appena discussi mettono in luce la sussistenza di tratti comuni[36]. È generalmente accettato, difatti, che l'*accountability* si connoti, sul piano generale, per i seguenti aspetti: a) il rendiconto e la sua tenuta; b) l'esistenza di due parti, l'*accountor* o agente – colui che rappresenta ed è tenuto a rendere conto – e l'*accountee* o principale – colui che viene rappresentato e al quale bisogna rendicontare; c) la presenza di una relazione sociale tra i due soggetti.

Sebbene simili dimensioni siano rinvenibili in ognuna delle note definizioni di *accountability*, permettendo così una maggiore chiarezza, ciò non elimina tuttavia la complessità insita nel fenomeno. Segnatamente, il concetto che coloro i quali, grazie a un sistema di delega, esercitino il potere (pubblico o privato) debbano essere *accountable* potrebbe risultare assolutamente semplice

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[32] M. Dubnick, *Accountability and the premise of performance: in search of the mechanism*, Public Performance & Management Review, 28(3), Taylor & Francis Online, London, 2005.

[33] C. Hood, *A public management for all seasons?*, Public Administration, 69(1), 1991; J. M. Patton, *Accountability and governmental financial reporting*, Financial Accountability & Management, 8(3), Wiley Online Library, London, 1992.

[34] K. Hoskin, *The awful idea of accountability: inscribing people into the measurement of objects*, in R. Munro, J. Mouritsen (a cura di), *Accountability: power, ethos and the technologies of managing*, London: International Thomson Business Press, 2000; R. Mussari, *L'ordinamento finanziario e contabile ed il nuovo modello di ente locale: le ragioni e le opportunità del cambiamento*, Azienda Pubblica, Maggioli, Rimini, 10(2), 1997; J. Guthrie, O. Olson, C. Humphrey, *Debating developments in new public management: the limits of global theorising and some new ways forward*, Financial Accountability & Management, 15(3), Wiley Online Library, London, 1999.

[35] A. Matacena, *L'accountability nelle aziende non profit*, Laboratorio "verso il mercato di qualità sociale", svoltosi presso il centro universitario di Bertinoro, 26-27 settembre 2003.

[36] M. Dubnick, *Accountability and the premise of performance: in search of the mechanism*, Public Performance & Management Review, 28(3), Taylor & Francis Online, London, 2005.

e chiaro. Al contrario, passando dal profilo teorico a quello pratico, occorre tenere conto che la risoluzione della problematica concernente la qualificazione dell'*accountability* resta assolutamente ardua, nonostante l'accennata facoltà di ricondurre ad *unicum* la pluralità di accezioni annoverate. La causa della persistente complessità, derivante solo in parte dalle molteplici prospettive rinvenibili nel dibattito scientifico e nelle prassi, è da ascrivere soprattutto all'imprescindibile esigenza di comprendere il concetto e le sue ripercussioni pragmatiche, tenendo conto del contesto di riferimento. Proprio per tale ragione, è opportuno approfondire le motivazioni istituzionali, sociali ed economiche che hanno condotto verso una crescente *accountability*, in particolare, nel settore universitario.

3.1 L'accountability degli atenei: la rendicontazione sociale

L'Università intesa come sistema-azienda sottende un significato esteso dove condizioni di autonomia e durabilità ricoprono più che mai un ruolo centrale. Al riguardo è opportuno sottolineare che, sebbene i superiori fini dei soggetti possano essere di tipo extra-economico, la "idoneità a remunerare congruamente i fattori operativi (erogativi o produttivi), secondo le contingenti regole imposte dal mercato col quale interagisce" appare, comunque, un fatto decisivo[37]. Difatti, la sempre più evidente scarsità di risorse pubbliche disponibili, da un lato, e l'inasprimento dei livelli di competitività del mercato, dall'altro, hanno rafforzato in maniera significativa i fattori di rischio che minacciano la sopravvivenza dei medesimi Atenei[38]. Questi fenomeni, al contempo, hanno condotto (sulla spinta dei numerosi cambiamenti normativi in atto) anche a un ampliamento della *mission* tradizionale sicché, alle consuete strategie improntate alla crescita del capitale della conoscenza[39], si è affiancata una c.d. "terza missione", che vede nella interazione, cooperazione e sviluppo economico e sociale del territorio un ulteriore obiettivo da perseguire e il cui operato deve costantemente ispirarsi a logiche di efficacia ed efficienza.

L'università, insomma, si pone al centro di un *network* di relazioni, dove la valorizzazione della conoscenza con e per il territorio si eleva ad *asset intangible* fondamentale, da creare, sviluppare e preservare. Ad oggi, tuttavia, si affiancano anche altri fattori critici di pari dignità, tra i quali la reputazione e la legittimazione territoriale[40] che, messi a sistema, delineano la *mission* dell'azienda-università.

La prima variabile (reputazione) si alimenta attraverso l'attivazione di un processo di creazione e diffusione del sapere, nel tempo e nello spazio, difficilmente misurabile in termini quantitativi[41].

A tal proposito, Ricci[42] chiarisce che aspetti reputazionali rilevanti sono da ascrivere ai seguenti elementi: **a)** alla produzione di ricerca e di formazione, nonché di servizi reali offerti alla comunità di riferimento; **b)** alla percezione, diretta e indiretta, del valore creato per i soggetti che entrano inevitabilmente in contatto con il "produttore" o con il "prodotto"; **c)** alla capacità di mantenere questa percezione immutata nel tempo, al fine di proseguire l'attività anche sotto mutevoli condizioni ambientali (economiche, finanziarie, culturali, sociali o politiche).

La seconda variabile (legittimazione territoriale), invece, si rafforza attraverso un meccanismo di relazioni che l'università è in grado di costruire e mantenere nel contesto macroeconomico, conferendole così un ruolo di significativa rilevanza sociale.

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[37] R. Macchioni, *Il concetto di azienda nell'opera di Giovanni Ferrero*, in E. Viganò (a cura di), *L'Azienda: contributi per un rinnovato concetto generale*, Cedam, Padova, 2000.

[38] P. Ricci, M. Parnoffi, *Il sistema universitario italiano alla luce delle recenti riforme. Questioni di governance, di finanziamento e di performance nella prospettiva della rendicontazione sociale*, in A. Cassone, L. Sacconi, (a cura di), *Autonomia e responsabilità dell'Università*, Giuffrè, Milano, 2013.

[39] E. Rullani, *Economia della conoscenza*, Carocci, Roma, 2004; A. Cassone, L. Sacconi, *Autonomia e responsabilità dell'Università*, Giuffrè, Milano, 2013.

[40] P. Ricci, M. Parnoffi, *Il sistema universitario italiano alla luce delle recenti riforme. Questioni di governance, di finanziamento e di performance nella prospettiva della rendicontazione sociale*, in A. Cassone, L. Sacconi, (a cura di), *Autonomia e responsabilità dell'Università*, Giuffrè, Milano, 2013.

[41] P. Aghion, M. Dewatripont, C. Hoxby, A. Mas Colell, A. Sapir, *The governance and performance of universities: evidence from Europe and the US*, Economic Policy, 15(61), Oxford University press, Oxford, 2010.

[42] P. Ricci, *What future for social reporting and accountability in academic system. An overview of the Italian case*, Revista de Management Comparat International, 14(2), The Bucarest University of Economic Studies, Romania, 2013.

I predetti fattori di cambiamento, pertanto, hanno contribuito ad avviare un percorso di ripensamento e di rinnovamento non soltanto degli assetti strategici, operativi e organizzativi in seno alle università[43], ma anche degli strumenti di rendicontazione, maggiormente ispirati a principi di trasparenza[44]. In questa cornice, in particolare, si inserisce la rendicontazione sociale quale documento di *accountability* spontaneo e sistematico che, attraverso un processo virtuoso, favorisce condivisione e interazione.

Sul piano teorico, il tema della rendicontazione sociale delle università si incardina nel filone di studi del *New Public Management*[45]. Concettualmente, detto documento incorpora un potenziale conoscitivo estremamente significativo. Laddove, infatti, correttamente implementato e diffuso favorisce, sul piano interno, attività di programmazione, misurazione e verifica, di contro, sul piano esterno, trasparenza e responsabilizzazione.

È necessario evidenziare, purtuttavia, che le poche esperienze maturate in tema di rendicontazione sociale universitaria denotano un panorama alquanto variegato. I principali punti di debolezza sono stati ricondotti, tendenzialmente, al mancato collegamento col sistema di governo, all'assenza di un preciso *standard* di processo, nonché alla predominante scarsità di predefiniti meccanismi di *stakeholder engagement*[46]. In ottica comparativa, invece, taluni studi si sono incentrati sui contenuti, all'uopo mostrando un modesto livello di *compliance* rispetto a *standard* esistenti, in cui viene privilegiata l'informativa su ambiti istituzionali, a scapito di quelli relativi, ad esempio, all'ambiente o alla *governance*.

In sintesi, le ricerche finora condotte palesano, peraltro in maniera quasi generalizzata, una notevole eterogeneità di comportamenti e, conseguentemente, portano all'attenzione la necessità di approfondire ulteriormente tale tematica.

3.2. Il panorama italiano

Le nuove sfide legate all'*accountability* che oggi l'università è chiamata a fronteggiare conducono alla necessità di implementare e/o migliorare i sistemi di valutazione e di rendicontazione della *performance* a supporto delle finalità istituzionali. Così operando, i singoli atenei sono anche in grado di dimostrare come contribuiscono allo sviluppo del Paese, utilizzando in modo adeguato le risorse ad essi assegnate. La scelta degli atenei di dotarsi di strumenti atti a render conto del proprio operato va letta, quindi, in una duplice prospettiva.

In prima battuta, tale decisione può essere ascritta alla volontà di conformarsi alle pressioni derivanti dall'evoluzione del quadro normativo, ampiamente rivisitato nell'ultimo decennio anche sulla base delle esperienze maturate dai Paesi europei.

Inoltre, l'esigenza di misurare l'efficacia dell'attività di ciascun ateneo, in termini sociali e finanche di sostenibilità, ricomprendendo pure elementi ambientali, mostra una crescente consapevolezza dell'importanza dell'adozione di strumenti multidimensionali, nell'ottica di favorire un confronto più ampio e consapevole tra l'istituzione universitaria e i suoi interlocutori.

L'originaria tendenza volontaria per tale tipo di rendicontazione ha poi trovato un importante momento di formalizzazione, nello scenario nazionale, con l'emanazione delle "Linee Guida del Governo per l'Università" del novembre 2008, il cui intento era proprio quello di dotare la

[43] A. Riccaboni, C. Galgani, *Board e membri esterni nella governance interna delle università italiane: nuovi trend e questioni emergenti*, Azienda pubblica, 23(3), Maggioli, Rimini, 2010; S. Cantele, M. Martini, B. Campedelli, *Gli atenei italiani e gli strumenti di pianificazione e controllo: a che punto siamo?* Management Control, 1, F. Angeli, Milano, 2012.

[44] M. Frey, *Recent developments in social and environmental reporting among Italian Universities: a critical evaluation of leading edge practices*, in M.G. Baldarelli (a cura di), *Civil economy, democracy, trasparency and social and environmental accounting research role*, Mc Graw-Hill, Milano, 2010; C. Del Sordo, F. Farneti, S. Pazzi, B. Siboni, *Voluntary reporting in Italian State Universities: What is the content of social reports?*, IV New Zealand Management Accounting Forum, Hamilton, 18-19 November, 2010.

[45] C. Hood, *The New Public Management in the 1980s: variations on a theme*, Accounting, Organisations and Society, 20(2-3), Elsevier, London, 1995; S.P. Osborne, *The New Public Governance?*, Public Management Review, 8(3), Taylor & Francis Online, London, 2006.

[46] M. Fia, L. Sacconi, *L'università nella prospettiva della responsabilità sociale: un modello di governance multi-stakeholders*, in A. Cassone, L. Sacconi (a cura di), *Autonomia e responsabilità dell'Università*, Giuffrè, Milano, 2013.

governance universitaria di modelli atti a consentire una migliore gestione e una maggiore trasparenza, sviluppando una cultura di *accountability* e un dialogo con i vari portatori di interesse (esigenze peraltro già ravvisabili nella Direttiva "Baccini" del 17 febbraio 2006, che forniva prime indicazioni per orientare le amministrazioni pubbliche verso l'utilizzo di strumenti di rendicontazione sociale).

In un momento successivo, l'attenzione è stata rafforzata con la Legge 240/2010 (c.d. Legge Gelmini) che sanciva, fra l'altro, l'obbligatorietà dei codici etici per gli atenei italiani.

Sempre nel 2008, poi, la forte sensibilizzazione mostrata dalla prassi e dall'Accademia ha condotto il "Gruppo di studio e attenzione per il Bilancio Sociale" (GBS) a predisporre il primo documento intitolato "La rendicontazione sociale nelle Università", adattando l'archetipo GBS già esistente alle peculiarità proprie dei contesti universitari, perciò fornendo linee specifiche in merito al contenuto informativo essenziale e stimolare, così, un percorso valutativo e interpretativo esterno da parte dei destinatari del documento medesimo. L'archetipo proposto dal GBS è strutturato in tre sezioni, ossia l'identità (che espone informazioni relative alle finalità istituzionali, agli ambiti di intervento, alle strategie e alle aree di attività, nonché al contesto territoriale e alla *governance*), la riclassificazione dei dati contabili (che deve contenere il calcolo del Valore Aggiunto in caso di università private o un'analisi della struttura delle entrate, della spesa e della composizione del patrimonio, qualora l'ateneo preso in considerazione sia pubblico), la relazione sociale (in cui si esplicitano i risultati raggiunti attraverso la c.d. "matrice *stakeholder*/attività", richiamando i benefici prodotti per ciascuna categoria di interlocutori, chiudendo poi con le dichiarazioni per gli impegni futuri).

Nonostante l'emanazione di un principio di riferimento, che supporti processo e contenuto della rendicontazione sociale, svariate sono ancora le criticità riscontrabili in fase applicativa, soprattutto per quel che attiene alla continuità nel tempo nella sua redazione, la chiara esplicitazione dei meccanismi di individuazione degli *stakeholder*, nonché la non agevole certificazione del documento[47]. Ulteriori difficoltà sono pure rintracciabili nella necessità di superare la mera prospettiva sociale, spesso ridotta a una enunciazione della missione, misurata in una modalità autoreferenziale, piuttosto che sviluppare sistematici meccanismi di *stakeholder engagement*, nonché di prestare maggiore attenzione alla dimensione ambientale, attraverso l'assunzione esplicita di responsabilità da parte degli atenei rispetto all'ecosistema e agli impatti generati dalla sua attività, aspetto questo che risulta, invece, tendenzialmente trascurato[48].

4. Dalla *Corporate Social Responsibility* (CSR) alla *University Social Responsibility* (USR)

Come abbiamo visto, la Responsabilità Sociale d'Impresa (*Corporate Social Responsibility* - CSR) è divenuta, nel corso del tempo, un aspetto sempre più importante e strategico sia all'interno delle imprese che nell'ambito delle amministrazioni pubbliche, entrando a far parte del dibattito sulla competitività e la sostenibilità nel contesto della globalizzazione, conciliando ambizioni economiche, sociali e ambientali, valorizzando e aumentando il senso di solidarietà e coesione, conformemente a valori, *standard*, norme interne e internazionali.

Al fine di comprendere correttamente il concetto di responsabilità sociale delle università, è necessario ricordare che, a differenza delle aziende, le università non si concentrano sulla massimizzazione dei benefici o sulla riduzione al minimo dei rischi. Può quindi sembrare che queste entità siano di per sé responsabili e non sia giustificata la promozione dell'idea di responsabilità sociale tra loro. Tuttavia, lo scopo principale di un'università (analogamente a tutte le imprese) è soddisfare le esigenze specifiche dei destinatari dei suoi servizi.

In tale contesto, a fianco della tradizionale *Corporate Social Responsibility* (CSR) si è fatto strada il termine *University Social Responsibility* (USR), quale paradigma che incoraggia la rilettura della *Social Responsibility* al fine di coniugarla in una chiave specifica al mondo dell'università.

[47] G. Mion, M. Melchiori, *Il processo di redazione del bilancio sociale negli Atenei pubblici come fattore strategico per una comunicazione attendibile*, Economia Aziendale Online, 2(1), Pavia University Press, Pavia, 2011.
[48] C. Mio, B. Borgato, *Performance measurement nelle istituzioni universitarie: verso una prospettiva di sostenibilità*, Rirea, Roma, 2012.

Il primo *framework* ufficiale sulla responsabilità sociale universitaria, presentato nel Marzo 2010 alla Conferenza dell'AUN (*Asean University Network*) introdusse l'espressione per esteso di *University Social Responsibility & Sustainability* (USR&S)[49].

Trattasi di un approccio etico finalizzato a rafforzare il senso civico, l'impegno e il desiderio di cittadinanza attiva, incoraggiando gli atenei e attraverso essi gli studenti e tutto il personale accademico e non, a fornire servizi sociali alla comunità locale e a promuovere l'impegno ecologico e ambientale per uno sviluppo sostenibile e globale.

La pratica dell'USR è nata in Cile nel 2001 grazie all'impegno congiunto di tredici università attraverso l'iniziativa *Construye País*[50]. Queste tredici università hanno creato una rete con l'obiettivo di espandere il concetto e la pratica dell'USR tra le università locali. Nell'ultimo decennio, studenti, docenti, personale, membri della comunità e altri soggetti esterni hanno studiato, riflettuto, discusso e individuato le sfide che le università cilene hanno dovuto affrontare per quanto riguarda la responsabilità sociale, stabilendo principi e ragioni che ispirano le università latino-americane ad adottare l'USR. Nel 2010 è stata inoltre creata l'iniziativa *Ética, Capital Social y Desarrollo* (Etica, Capitale sociale e Sviluppo) da parte della Banca Interamericana di Sviluppo (IDB)[51]. Successivamente, diverse università in America Latina hanno compreso l'importanza dell'USR e hanno iniziato a lavorare con altre università per creare un *network*[52].

In America Latina e Spagna, la pratica della *University Social Responsibility* (USR) o *Responsabilidad Social Universitaria* (RSU) si è sviluppata notevolmente nell'ultimo decennio. L'USR differisce dalla *Corporate Social Responsibility* (CSR), poiché tiene conto dell'impatto specifico che l'istruzione superiore ha nei confronti della collettività. Questo impatto può avere carattere organizzativo, educativo, cognitivo e sociale[53]. La *University Social Responsibility* (USR) consiste nella capacità dell'organizzazione universitaria di diffondere e implementare una serie di principi generali e valori specifici, sviluppandosi lungo quattro fasi: 1) gestione, 2) insegnamento, 3) ricerca, 4) responsabilità[54]. (fig. 1)

In tal senso, l'università ha un impatto diretto a lungo termine sul futuro della comunità per quanto riguarda la formazione di professionisti e *manager*, ma è anche un attore sociale, che può (e deve) promuovere l'educazione e l'istruzione degli studenti in stretto rapporto con l'ambiente esterno, rendendo la conoscenza accessibile a tutti[55].

A tal proposito, Thöni e Schneller hanno affermato che le università non possono sopravvivere, in un mondo globalizzato come quello attuale, alla stregua di sistemi autarchici evitando collegamenti diretti con altri ambiti della società[56]. La Conoscenza e l'Innovazione è riconosciuta,

[49] Il *framework* di riferimento è visionabile al sito dell'AUN RECTOR, http://aunsec.org; Successivamente, AUN, *AUN USR & S: University social responsibility and sustainability*, 2012. from http://www.aunsec.org/pdf/aunwebsite/usrsppocketbook.pdf

[50] Universidad Construye País, *Observando la Responsabilidad Social Universitaria*, available from http://www.rsu.uninter.edu.mx/doc/herramientas_RSU/ObservandolaRSU.pdf, July, 2004.

[51] La Banca Interamericana di Sviluppo (in lingua inglese Inter-American Development Bank) è un istituto di credito internazionale che ha lo scopo di favorire lo sviluppo economico e sociale dei paesi dell'America Meridionale e dei Caraibi. È stata fondata nel 1959 e la sua sede è a Washington D.C.. L'IDB divenne realtà con un'iniziativa proposta dal Presidente brasiliano Juscelino Kubitschek de Oliveira e fu formalmente istituita l'8 aprile 1959 dall'Organizzazione degli Stati americani. Fanno parte della Banca 47 Paesi, dei quali 26 Paesi *(Borrowing Members*, tutti dell'area latino-americana) sono ammessi a beneficiare dei finanziamenti della banca. Gli altri 21 Paesi (*Non Borrowing Members*), tra cui sono compresi anche paesi europei e asiatici, sono solo sottoscrittori del capitale. (n. d r.)

[52] F. Vallaeys, *Responsabilidad Social Universitaria*, available from http://bit.ly/YtrdZw, 2007

[53] F. Vallaeys, C. De La Cruz, P.M. Sasia, P.M. *Responsabilidad Social Universitaria, Manual de Primeros Pasos*. McGrawHill: Mexico D.F., 2009.

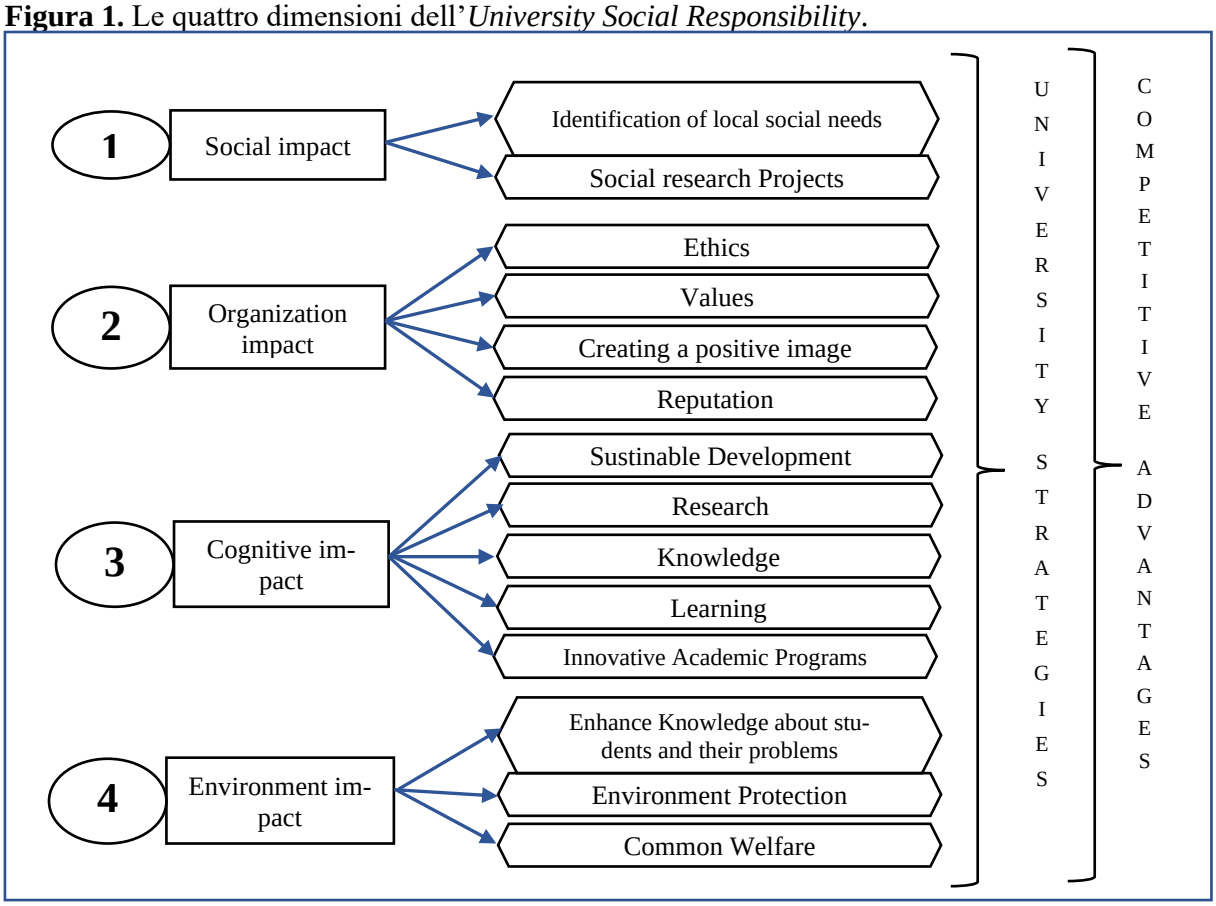
[54] F. Vallaeyes, C. De la Cruz, P.M. Sasia, *Manual de primeros pasos en responsabilizaciòn social universitaria. Construyendo ciudadanìa en universidade responsables*, RED Etica y Desarollo, Spain, 2011.

[55] M.J. Domínguez Pachón, *Responsabilidad Social Universitaria*, Humanismo y Trabajo Social, Vol 8, Ezequiel Ander-Egg, Spain, 2009.

[56] E. Thöni, C. Schneller, *Universitas and Knowledge Societies. Knowledge Societies: Universities and their Social Responsibilities*. 2nd Asia-Europe Education Workshop . Ed: C. Schneller, E. Thöni. Innsbruck, Austria, June 2011. Coorganised by the Asia-Europe Foundation's ASEM Education Hub and the University of Innsbruck. http://www.asef.org/images/stories/publications/images/2nd_Education_Workshop.jpg, 2011.

attualmente, come un importante vettore della crescita economica, personale, sociale, nonché sviluppo e promozione della creazione di occupazione. Il trasferimento delle conoscenze assume sempre di più valore strategico e può diventare un argomento di politica pubblica ed economica, non limitato esclusivamente al settore dell'istruzione.

Figura 1. Le quattro dimensioni dell'*University Social Responsibility*.



Fonte: F. Vallaeyes, C. De la Cruz, P.M. Sasia, *Manual de primeros pasos en responsabilizaciòn social universitaria. Construyendo ciudadanìa en universidade responsables*, RED Etica y Desarollo, Spain, 2011.

Matten e Moon ritengono che la responsabilità sociale dovrebbe essere pienamente integrata nel curriculum degli studenti al fine di aiutarli a prendere decisioni di carattere sociale e ambientale quali futuri imprenditori[57].

Inoltre, Christensen, Peirce, Hartman, Hoffman e Carrier hanno riferito nel corso dei loro studi che i docenti responsabili di programmi MBA hanno visto con favore l'inclusione nel curriculum degli studenti partecipanti alle selezioni la frequenza a corsi di etica, CSR e sostenibilità[58].

Raiser definisce la *University Social Responsibility* (USR) *... una forma di politica connotata da qualità etiche aventi come oggetto principale le prestazioni della comunità universitaria (studenti, docenti e impiegati amministrativi) attraverso la gestione responsabile dell'educazione, della conoscenza, del lavoro, con uno sguardo attento all'impatto ambientale prodotto dall'università, attraverso un dialogo interattivo con la società finalizzato a promuovere la sostenibilità dello sviluppo umano*[59].

[57] D. Matten, J. Moon, *Corporate Social Responsibility Education in Europe*, Journal of Business Ethics, 54 (4), Springer, USA, 2004.

[58] L.J. Christensen, E. Peirce, L.P. Hartman, W.M. Hoffman, J. Carrier, *Ethics, CSR, and Sustainability in the Financial Times. Top 50 Global Business Schools: Baseline Data and Future Research Directions*, Journal of Business Ethics, 73 (4), Springer, USA, 2007.

[59] J. Reiser, *Managing university social responsibility*. *International Sustainable Campus Network: Best Practices - Future Challenges.* from http://www.international-sustainable-campus-network.org/viewdocument/ 108-panel-

Hopeniene identifica quattro assi di cambiamenti socialmente responsabili (fig. 2) che consentono di raggruppare e analizzare le azioni intraprese nell'ambito dell'*University Social Responsibility* (USR)[60]. Tutto ciò presuppone una collaborazione etica non solo all'interno della comunità universitaria, ma anche con il mondo delle imprese, in termini di coinvolgimento delle parti interessate[61].

Figura 2: I quattro assi di cambiamenti socialmente responsabili che consentono di raggruppare e analizzare le azioni intraprese nell'ambito dell'*University Social Responsibility*.

Fonte: R. Hopeniene, D. Kunigeliene, R. Minkute-Henrickson, *Manifestation of Social Responsibility at University: Theoretical Insights*, Acta Universitatis Lodziensis. Folia Oeconomica, 257, Lodz, Poland, 2011.

Come affermato da Shawyun, il concetto di *University Social Responsibility* (USR) è in *progress* e le università stanno implementando pratiche di gestione della qualità e accreditamento, utilizzando *standard* che poggiano su criteri di impegno sociale e comunitario[62]. Questi *standard* si estendono dai servizi resi gratuitamente alla comunità, l'ospitalità, il coinvolgimento della comunità nelle iniziative intraprese dagli atenei, sino all'attuazione di politiche di tutela ambientale.

Inoltre, l'*University Social Responsibility* (USR) prevede attività di supporto istituzionale, attraverso il volontariato che promuove e incentiva la partecipazione degli studenti a tali attività.

b1-juan-reiser-pontificia-universidad-catolica-del-peru, 2007.

[60] R. Hopeniene, D. Kunigeliene, R. Minkute-Henrickson, *Manifestation of Social Responsibility at University: Theoretical Insights*, Acta Universitatis Lodziensis. Folia Oeconomica, 257, Lodz, Poland, 2011.

[61] A. Esfijani, A., E. Chang, *A fuzzy logic based approach for measuring virtual university social responsibility*. Paper presented at the 2nd World Conference on Soft Computing, 2012; A. Esfijani, E. Chang, *Metrics development for measuring virtual university social responsibility*, Paper presented at the IEEE 12th International Conference on Advanced Learning Technologies, Rome, Italy, 2012; A. Esfijani, F.K. Hussain, E. Chang, *An approach to university social responsibility ontology development through text analyses*. Paper presented at the IEEE 5th International Conference on Human System Interactions, IEEE-HSI-2012; J. Reiser, *Managing university social responsibility. International Sustainable Campus Network: Best Practices - Future Challenges*. from http://www.international-sustainable-campus-network.org/viewdocument/108-panel-b1-juan-reiser-pontificiauniversidad-catolica-del-peru, 2007; F. Vallaeys, *Defining social responsibility: A matter of philosophical urgency for university. Global university network for innovation*. from http://www.guninetwork.org/resources/he-articles/definingsocial-responsibility-a-matter-of-urgency-for-philosophy-and-universities, 2013.

[62] A tal proposito Shawyun propone alcuni sviluppi futuri in merito alla ricerca accademica sulla USR: 1) determinare i confini di applicazione della CSR in ambito universitario; 2) comprendere in cosa consiste realmente la USR; 3) definire quali sono le pratiche attualmente poste in essere dalle università e che possono rientrare nelle politiche di USR; 4) sviluppare le strategie di USR all'interno del *management*. T. Shawyun, *From Corporate Social Responsibility (CSR) to University Social Responsibility (USR), Knowledge Societies; Universities and their social responsibilities*, Asia-Europe Foundation (ASEF), 2011.

Ogni iniziativa sociale è orientata alla creazione di una *learning community* che avvalendosi delle pratiche di insegnamento diviene allo stesso tempo fruitrice e promotrice di nuovi progetti di ricerca, in sinergia tra ateneo, impresa, e territorio.

Le università non operano per finalità strettamente personali; al contrario, mantengono regolari contatti con l'ambiente circostante. La capacità di soddisfare i requisiti dell'ambiente esterno, come osserva Geryk, è cruciale per l'immagine e le prospettive di sviluppo di queste realtà[63]. Da un lato, il dialogo costante con gruppi di *stakeholder* consente alle università di prendere coscienza delle aspettative sociali, cercando modalità per soddisfarle. Dall'altra parte, consente l'incremento della *popularity* degli atenei agli occhi di tutta la comunità.

Alla luce di tutto ciò, le università devono impegnarsi nel consolidare strategie finalizzate ad operare in maniera socialmente più responsabile, in *partnership* con altri settori.

Secondo Hasrouni-Beirut, in particolare le università e le *business school* dovrebbero considerare l'*University Social Responsibility* (USR) come la chiave strategica per sopravvivere in un mondo altamente competitivo[64].

Alcuni studiosi sostengono che la *University Social Responsibility* (USR) può essere considerata in modo non dissimile dalla responsabilità sociale delle organizzazioni *non profit*, per le quali è diventata essenzialmente una questione di coerenza, il *leitmotiv* tra il *modus agendi* e "la ragione dell'esistenza" dell'organizzazione[65].

Ma, cosa implica effettivamente l'*University Social Responsibility* (USR)? Spesso questa espressione viene associata a obblighi o attività che dovrebbero essere attuate dalle università. Secondo Geryk, il termine indica la gestione dell'ateneo sulla base di un codice di *best pratices*, venendo incontro ai *desiderata* delle parti interessate, specialmente gli studenti. Inoltre, il concetto di responsabilità sociale dovrebbe anche essere incluso nella *mission* e nella strategia di ciascuna università[66].

Secondo Adilov, l'*University Social Responsibility* (USR) deve essere associata a obiettivi quali: garantire un'eccellente qualità dell'istruzione, il trasferimento delle conoscenze nel settore economico allo scopo di stimolarne la crescita, l'educazione delle future classi dirigenti, l'attuazione di strategie sociali proattive rivolte a studenti, docenti e altro personale universitario con l'obiettivo di eliminare, o quantomeno ridurre, le barriere sociali[67].

L'*University Social Responsibility* (USR) è anche espressione della capacità di un ateneo di promuovere e attuare un insieme di principi generali e valori specifici attraverso l'offerta di servizi educativi, nonché mediante il trasferimento di conoscenze conformi ai principi etici, buon governo, rispetto per l'ambiente, coinvolgimento sociale e promozione dei valori[68].

Alla luce di quanto esposto, si può affermare che gli scopi principali delle università che adottano l'*University Social Responsibility* (USR) includono: l'educazione degli studenti finalizzato alle esigenze dell'ambiente imprenditoriale, la ricerca attiva, lo sviluppo e il sostegno all'imprenditoria locale[69].

Per quanto riguarda i servizi educativi offerti agli studenti in modo diretto e agli imprenditori indirettamente, ciò che ne risulta è l'espansione delle conoscenze, l'acquisizione di nuove competenze e la definizione di nuovi modi di pensare e agire.

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[63] M. Geryk, *Społeczna odpowiedzialność uczelni*, Oficyna Wydawnicza Szkoły Głównej Handlowej, Warszawa, Poland, 2012.

[64] L. Hasrouni-Beirut, *Cultivating Values. How business schools can plant the seeds of change*, Responsible Business, July-September, 2012.

[65] P. Vidal, D. Torres, B. Guix, M.P. Rodriguez, *The Social Responsibility of Non-Profit Organisations. A Conceptual Approach and Development of SRO Model*, Observatori del Tercer Sector, Barcelona, Spain, 2005.

[66] M. Geryk, *Społeczna odpowiedzialność uczelni*, Oficyna Wydawnicza Szkoły Głównej Handlowej, Warszawa, Poland, 2012.

[67] Z. Adilov, *Social Responsibility of Universities: The Case of Kazakh National Technical University*, in A. Sagintayeva, K. Kurakbayev (eds), *Global Trends in Higher Education and Their Impact on the Region*, Conference proceedings 12–13 June 2013, Astana, Kazakhstan http://ehelf.nu.edu.kz.....Final%20Version_2.pdf, 2013.

[68] L. Giuffré, S.E. Ratto, *A New Paradigm in Higher Education: University Social Responsibility (USR)*, Journal of Education & Human Development, 3 (1), American Research Institute for Policy Development, USA, 2014.

[69] J. Boguski, *Rola uniwersytetu w regionalnym systemie innowacji*, Nauka i Szkolnictwo Wyższe, 1 (31), Poland, 2008.

Nella prospettiva sociale, le università sono percepite non solo come luoghi di cultura in cui gli studenti ricevono l'istruzione superiore, ma anche come laboratori in cui le idee sociali possono essere promosse e sviluppate in *network*[70].

Alcuni autori, come Giuffrè e Ratto, ritengono che un'istruzione superiore finalizzata solo allo sviluppo personale non possa essere ritenuta utile e adeguata al giorno d'oggi, poichè i cambiamenti sociali e culturali avvenuti nell'economia basata sulla conoscenza hanno di fatto accelerato l'evoluzione dei processi che si svolgono nelle organizzazioni. Lo sviluppo intellettuale di un individuo deve essere correlato allo sviluppo sostenibile, alla lotta contro la povertà, nonché alle questioni di pace e diritti umani. Tale approccio è supportato, ad esempio dall'UNESCO, che già nel 2007 e successivamente nel 2009 aveva espresso interesse per i principi di funzionamento dell'università legati al vivere nella società (ad esempio: dignità, libertà, cittadinanza, democrazia, partecipazione, convivenza reciproca, benessere e equità sociale, sviluppo sostenibile, accettazione e apprezzamento della diversità), in uno con il carattere specifico dei valori dell'università quali il coinvolgimento nella ricerca della verità, onestà, perfezione, interdipendenza e interdisciplinarietà[71].

Nel nostro Paese gli atenei hanno dimostrato una crescente attenzione soprattutto negli ultimi anni alla tematica dell'*University Social Responsibility* (USR), proponendo pratiche di sviluppo sostenibile mediante l'utilizzo del ciclo di Deming[72]; tuttavia, si rileva come l'inserimento dei paradigmi dello sviluppo sostenibile risulti ancora molto eterogeneo. Per ovviare a tale inconveniente i sistemi di misurazione delle *performance* possono essere considerati un valido supporto, finalizzato a rendere le università sempre più consapevoli del proprio operato sostenibile[73].

Dunque, gli atenei per il tramite dell'*University Social Responsibility* (USR) devono cercare di adempiere ai seguenti obblighi: a) fornire solide competenze ed educazione ai cittadini nell'ottica dello spirito etico e nel coinvolgimento nella costruzione della pace, nonché protezione dei diritti umani e dei valori democratici; b) essere socialmente responsabili per una migliore comprensione dei mutevoli e interconnessi cambiamenti nelle dimensioni sociale, economica, scientifica e culturale, nonché per migliorare la capacità della società di reagire e affrontare le continue sfide globali.

In sintesi, l'approccio alla *University Social Responsibility* (USR) può essere concepito come: *Think Globally, Act Locally*, all'interno delle funzioni fondamentali degli atenei ad ogni livello, riconducibili all'importanza delle tre missioni, in coordinamento con gli obblighi di legge, interiorizzando il concetto che la sostenibilità negli atenei debba essere prima di tutto un obiettivo della sua *governance*[74].

5. Conclusioni

Negli ultimi anni la pubblica amministrazione è stata oggetto di numerosi interventi da parte del Legislatore, tesi a migliorare l'efficacia e l'efficienza del sistema. Anche le università sono state interessate da una riforma globale che ha riguardato la *governance* e l'organizzazione interna e si è affiancata ad altri cambiamenti che stanno interessando sia la valutazione della ricerca che la didattica.

[70] M. Geryk, *Społeczna odpowiedzialność uczelni*, Współczesne Zarządzanie, Poland, n° 4, 2007.

[71] UNESCO, *A human right-based approach to education*. From http://www.unicef.org/purblications/files/A_Human_Rights_Based_Approach_to_Education_for_All.pdf, 2007; UNESCO, *World Conference on Higher Education: The New Dynamics of Higher Education and Research For Societal Change and Development*. Paris, 2009, http://www.unesco.org/es/the-2009-world-conference-on-highereducation/societal-commitment-and-social-responsibility/.

[72] Negli anni cinquanta E.W. Deming ideò questo processo circolaare finalizzato al miglioramento continuo della produzione giapponese. Composto dalle fasi *Plan-Do-Check-Act* (PDCA), esso ha il fine di individuare e gestire continui miglioramenti in un processo di cambiamento. R. Lukman, P. Glavic, *What are the key elements of a sustainable university?*, Clean Tecnology and Environmental Policy, 9:2, Springer, Germany, 2007.

[73] S. Moggi, C. Leardini, B. Campedelli, *Social and environmental reporting in the Italian Higher Education System: Evidence from two best practices*, in W. Leal Filho, O. Kuznetsova, L. Brandli, A.M.F. do Paco (edited by), *Integrative Approaches to Sustainable Dvelopment at University Level: making the links*, Springer, Berlin, Germany, 2015; E. Vagnoni, C. Cavicchi, *An exploratory study of sustainable development at Italian universities*, International Journal of Sustainability in Higher Education, 16:2, Emerald, UK, 2015.

[74] C. Mio, *Towards a Sustainable University: The Ca' Foscari Experience*, Palgrave Pivot, New York, USA, 2013.

Seppure la diffusione della rendicontazione sociale tra gli atenei non sia diffusa capillarmente, ormai da alcuni anni l'interesse verso l'*accountability* per queste istituzioni pubbliche si è molto rafforzato, anche in conseguenza di un rinnovato approccio con gli *stakeholder*. Allo sviluppo di tale interesse, infatti, non è certamente estranea la necessità di rivedere le relazioni tra l'azienda-università e l'ambiente di cui è parte integrante; la funzione degli atenei, in effetti, è sempre meno quella di mero fornitore di servizi pubblici – pur altamente qualificati – e sta approdando verso un più complesso ruolo di protagonista attivo della scena culturale, economica e politica. In tal senso, le relazioni con gli *stakeholder* diventano più articolate e multiformi e vanno costruite mediante un rapporto dialogico multilivello.

Possiamo dire, in sintesi, che l'ultima (in ordine di tempo) riforma del 2010 sia influenzata dai postulati del *New Public Management*, e delinei un sistema complessivo basato anche sui principi dell'*accountability* e della *social responsibility*; un modello organizzativo dove è evidente la crescente ricerca dei caratteri di aziendalità e managerialità e, seppur con caratteri peculiari, l'affermarsi del concetto di "economicità" da integrarsi con i tradizionali parametri operativi dell'efficienza e dell'efficacia (sia gestionale che sociale).

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E. Borgonovi, *L'accreditamento e la qualità nel sistema universitario italiano, in Atti del XXIV Convegno AIDEA. La cultura aziendale nell'università e nella società in cambiamento*, Milano, 2002.

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A. Cassone, L. Sacconi, *Autonomia e responsabilità dell'Università*, Giuffrè, Milano, 2013.

A.D. Chandler, *Strategy and Structure: Chapter in the History of the American Industrial enterprise*, Cambridge: Mit Press, UK, 1962.

V. Coda, *L'orientamento strategico nelle imprese*, Utet, Torino, 1988.

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Financial institutions, both EU and non-EU, lenders dedicated to impact investing

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Abstract: Despite the serious economic-financial crisis generated by COVID-19, 2020 is turning out to be the year of the global consolidation of the *"Impact movement"*, evolving from a subject for pioneering and forward-looking scientific articles and for academic conferences, with a central theme in the setting the investment strategies of *"public - private equity funds"* and innovative business planning, in line with the guidelines and policies of the future European Program 2021-2027 of the "Next Generation EU Plan", approved by the Council of Europe last 21 July 2020.
The crisis caused by COVID-19 has created an urgent need for a just, equitable, environmentally sustainable and, in particular, *"impact-driven recovery*" that serves all people and preserves our planet. This new paradigm has been developing new investment methods and financial instruments, especially called *"extraordinary finance",* focused on International Financial Institutions that is alternative to ordinary banking.
In cohesion with this spirit, the Intergroup on Social Economy of the European Parliament, of which I am honored to be part, provided a definition of *"Impact Economy"*, indicating the 19/06/2020, the "taxonomy" relating to "*social impact investment"* as a specific sector that is part of the so-called "*Sustainable finance"*, whose rules and procedures will become mandatory starting from next 2022.

Keywords: Consumption, Saving, Production, Employment, and Investment Capital; Banks; Other depository Institutions; Micro Finance Institutions; Economic Development; Technological Change and Growth

JEL Classification: *E2 – E22 – G2 – G21- O19*

1. Introduction

Despite the severe economic-financial crisis generated by COVID-19, 2020 is revealing itself as the year of the global consolidation of the "Impact" movement, evolving from a subject for pioneering and forward-looking scientific articles and for academic conferences, with a central theme in " setting of investment strategies for "public - private equity" funds and innovative business planning, in line with the guidelines and policies of the future European 2021-2027

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planning of the "Next Generation EU Plan", approved by the Con - Council of Eu-rope on 21 July 2020 (European Council “EUCO 10/20 CO EUR8 CONCL4 21/07/2020).

Also in 2020, the "Global Steering Group for Impact Investment 2020" was held on 4 February and the "Leaders' Declaration for a just and sustainable future" was signed at the Impact Summit, by the Leaders of the G7 and G20, by the Ministers of Finance and the Governors of the Central Banks.

The crisis caused by COVID-19 has created an urgent need for a just, equitable, environmentally conscious and in particular "impact-driven" recovery that serves all people and preserves our planet.

This new paradigm pushes us to change our ways of development in order to better face the great social and environmental challenges that await us and therefore also the investment methods and instruments. To save billions of people from greater difficulties, it is urgent to bring "an impact to the heart of our economies".

In this spirit, during the 2014-2020 programming, the Intergroup on the Social Economy of the European Parliament, of which I am honored to be part (Social Economy Intergroup 12.01.2016 Luk Zelderloo EASPD Secretary General, www.easpd.eu), provided a definition - action of the "Impact Economy", illustrating through concrete cases and operating practices the dynamics of operation of investments in this sector, trying to outline the operational perimeter and potential development, useful not only to favor the uniform consolidation of rules shared globally, but in particular its "taxonomy", with the aim of presenting the Community Regulation relating to impact investment as a specific sector that is part of the so-called "Sustainable finance", whose rules and procedures will become imperative as of 2022 (responsible investments EUParl 19/06/2020).

2. The sector and Impact Investing and the types of Impact Finance

2.1 Impact Finance

By impact investments we mean a wide range of investments based on the assumption that private capital can intentionally contribute to creating positive social impacts and, at the same time, economic returns.

The proactive intentionality with which the investor pursues the social purpose, together with the economic return, distinguishes this new generation of investments.

The active subjects of impact investing can be companies, organizations and funds that operate with the aim of generating a measurable social impact compatible with an economic return.

The elements that characterize impact investing are:

- the investor's intention to generate a social impact;
- the expectation of an economic return that motivates the investor;
- the flexibility of the expected rate of return, which can be positioned below the average market level or align with market returns;
- the variety of financial instruments used and forms of intervention ranging from debt to pure equity;
- the measurability of the impact, essential for ensuring transparency and accountability.

Social impact investments can favor:

- the strengthening and development of social entrepreneurship thanks to a new flow of invested capital according to the impact logic, perfecting the standards of transparency, both financial and social, and developing new skills;

- the improvement of the efficiency and effectiveness of public spending on welfare services, in particular for preventive interventions (in this sense, for example, pay-for-success tools should be mentioned);
- the allocation of new resources towards investments in areas such as, for example: housing deprivation, job placement, the reintegration of prisoners, childcare and elderly care, early school leaving, access and enhancement of culture.

Social impact investment finds its space both in direct interventions and in the need to support, in an additional perspective, those social organizations engaged in innovation and community development that otherwise would not have the opportunity to develop. In essence, it is a question of generating a potential vector for growth for the inclusive economy.

Impact investing is a rapidly growing sector and supports traditional finance to meet the needs of new categories of responsible and ethical investors, interested not only in a financial return but also in the pursuit of a social impact. According to the latest report by the Global Impact Investing Network (GIIN), https://thegiin.org/ the amount of resources managed in the sector worldwide is more than 100 billion dollars.

Impact investing is therefore representative of those investments with a measurable and intentional social impact that can take different forms to outline sustainable investments from an environmental and / or social point of view. Specifically, we talk about

- **Finance First:** In cases where investors have the goal of achieving a social impact and achieving a market return
- **Impact First:** When investors have the goal of achieving a social impact and the return targets are below market expectations, with the limit of the constraint of the return of the invested capital

Among the most innovative tools are social impact bonds, intended as public-private partnership tools that combine performance-based contracts and private financing and allow governments and public bodies to acquire and remunerate services that allow the achievement of social objectives

- In the first component of a SIB, the pay-for-performance contract, the government entrusts a subject with the implementation of a (usually) preventive intervention to tackle a social problem and reduce the related economic costs, agreeing to targeted sults that translate into government payments only if successful
- The second key element of SIB contracts is the presence of a third party who anticipates the necessary resources.

(https://www.fondazionesocialventuregda.it/impact-investing/cosa-e-impactisting/https://publications.jrc.ec.europa.eu/repository/bitstream/JRC111373/jrc111373_jrc-s4p_report_sii-eu_maduro-pasi-misuraca_def_12122018.pdf)

2.2 Sustainable Finance

A specific sector of impact finance is sustainable finance, understood as the application of the principles of promoting sustainable development and environmental protection to financial support activities for projects and investments.

The European Union, in particular, in 2017 initiated a discussion with a Group of Experts on the subject, which initiated a process to develop a series of actions in the sector. Here are the main steps in summary:

- The report of the expert group on sustainable finance is released in January 2018: https://ec.europa.eu/info/publications/sustainable-finance-high-level-expert-group_it
- Based on the conclusions set out in this report, the EU Commission defines an Action Plan on sustainable finance: https://ec.europa.eu/info/publications/sustainable-finance-renewed-strategy_it .

- In particular. the Action Plan focuses on the achievement of 6 objectives: climate change mitigation; adaptation to climate change; sustainable use and protection of water and marine resources; the transition to a circular economy; pollution prevention and control; the protection and restoration of biodiversity and ecosystems.

  The main points of the Action Plan concern:

  - The taxonomy on sustainable activities: a common classification system to encourage private investment in sustainable growth. The taxonomy was approved by the EU Parliament on June 19 and from 2022 the rate-nomie will have to be used for responsible investments. (https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32020R0852).

    To be considered eco-sustainable, the economic activities must meet the following requirements:

    - contribute to the achievement of at least one of the six environmental objectives;
    - do not cause significant damage to any of the environmental objectives;
    - be carried out in compliance with the minimum safeguards on the social level;
    - comply with the "technical screening criteria".
  - The ESG Disclosure: (EU Regulation 2019/2088) adopted on November 28, 2019, which requires financial advisors and institutional investors to communicate if and how the products they sell in the European Union markets integrate considerations on sustainability issues. Financial institutions are required to disclose information on how they integrate ESG risks and how they take into account the negative impacts of their investment policies on the environment and social issues;
  - Green Bond Standard: a system of criteria shared at European level for the issuance of green bonds. The Commission is currently evaluating how to implement the proposals made by the Group of Experts, through legislative acts. To this end, it is gathering opinions from the market through two channels: section 1.4 of the consultation dedicated to updating the strategy on sustainable finance and a specific public consultation on GBS, which was launched on 12 June and will end on 2 October 2020
  - Climate Benchmarks: EU Regulation 2019/2089 introduced climate transition benchmarks - which select stocks so that portfolios are on a decarbonisation trajectory. (https://eur-lex.europa.eu/legal-content/IT/TXT/PDF/?uri=CELEX:32019R2089&from=EN)
  - Sustainability in financial advice. One of the Commission's most recent initiatives is in early June 2020, when it published six draft amendments to various directives with the aim of getting financial and insurance advisers to consider customer preferences on support issues. ability when evaluating the characteristics of the products to be proposed.

2.3 Extraordinary (and Structured) Finance

"Impact finance" falls into the category of "extraordinary (and structured) finance", an alternative to ordinary banking channels.

Some measures to support impact investments provide for the contribution of risk capital by third parties, who in doing so share the business risk with the project proposers.

These operations, defined as "private equity" have significant advantages: the capital remains available to the company for a medium-long period of time and increases the capitalization and therefore the solidity of the beneficiary (Public Entity and / or Company that be).

As a rule, no bank guarantees are required and there are no interim installments to pay: the investor only aims to obtain a capital gain in the phase of disinvestment of the capital.

These operations also generate positive impacts at an organizational level: there is an increase in internal know-how in the beneficiary, favored by the interaction between his staff and that of the investor, in addition, the necessary adoption of adequate control procedures it favors management efficiency and the beneficiary expands its network of strategic contacts.

Therefore, the "project design" of the initiative and its investment and its Logical Framework Approach to the preparation of the "Business Plan and the Economic and Financial Plan" of the investment project becomes fundamental, given that the investor's evaluation takes place not only on the ability and its sustainability in generating cash-flow, but also on the "measurability" of the impact from a social and / or environmental point of view.

Investments of the types indicated above are frequently supported through extraordinary and structured project finance.

- Extraordinary finance means all alternative financing instruments to bank loans,
- The term structured finance refers to complex financial architectures to support projects that involve the coexistence of multiple sources of financing at the level of:
  - Type: equity and quasi-equity loans, market rate loans, soft loans, non-repayable funds, collateral guarantees, etc. (multifund approach)
  - Levels: financing managed at an international, European, national or local level depending on the financial institutions that invest in the project or provide the funds (multilevel approach).

These are the elements normally used by "FUNDS" for the evaluation of "social impact investment" projects:

- *Legal form*: ex-lege social enterprises (including social cooperatives and their consortia) and other cooperative and capital companies that pursue a clear and measurable social or public utility objective.
- *Size*: candidate organizations must comply with the size limits set for small and medium-sized enterprises (SMEs) or have fewer than 250 employees, an annual turnover of less than € 50 million or a total annual budget of no more than 43 million of €. The analysis takes into account the corporate group to which it belongs.
- *Type of projects*: business expansion, reorganization, consolidation or reorientation of activities, mergers and acquisitions. In exceptional cases, the Fund examines projects to launch new business initiatives.
- *Sustainability*: the projects supported must show a clear economic and financial sustainability, ensuring the repayment of the investment and a return. The rate of return and the reimbursement methods are assessed case by case, taking into account the specific characteristics of each project.
- *Location*: Entrepreneurial excellence is valued, in particular in areas lagging behind in development, such as: Southern Europe and Western Balkans.
- *Impact management*: The social impact that derives from the project must always be measurable according to objective criteria.

PRIVILEGED CRITERIA

The FUNDS aim to support companies operating in the following sectors:

- Education and upbringing
- Health, safety and well-being
- Sustainable food production
- Creative industry and culture
- Social residential services
- Energy efficiency and production
- Waste management and recycling
- Microfinance
- Social and sustainable tourism
- Sustainable mobility

and in particular projects that take into consideration one or more of the following aspects of the as-set class:

- Promotion of the cultural, economic and social inclusion of disadvantaged people
- Conservation and promotion of the natural, cultural, historical and landscape heritage
- Preservation, enhancement and promotion of know-how and typical local products
- Reuse of buildings (brown field - urban and land regeneration) in cohesion with the principle of circular economy
- "Workers buy-out" industrial operations
- Maintenance or creation of new jobs also through the support of innovative start-ups (social innovation - technological innovation - digital innovation).

2.4 Sustainable and Impact Finance in the EU Next Generation Plan and in the EU Green Deal

The Next Generation EU Plan - better known as the Recovery Fund - aims to mobilize €750 billion and increase the budget to implement the policies deemed necessary to contain the economic and social impacts of the COVID-19 health crisis and to start the recovery. (https://ec.europa.eu/info/sites/info/files/communication-europe-moment-repair-prepare-next-generation.pdf)

According to the framework drawn up by the Commission (https://ec.europa.eu/commission/presscorner/detail/it/IP_20_940) one of the main guidelines for identifying sectors and activities crucial for the recovery is the EU Green Deal, the policy and investment plan presented at the end of December 2019 to make the transition to a greener and more inclusive economy. By integrating the EU Green Deal into the economic recovery plan, the European institutions have chosen not to postpone environmental and climate objectives, but to make them the pivot for the creation of new jobs (one million green jobs, according to forecasts) and to make the economy more resilient and competitive.

WHAT DOES THE EU GREEN DEAL PROVIDE WITH REGARD TO SUSTAINABLE FINANCE?

The Green Deal is the strategy promoted by the EU Commission to make Europe the first climate-neutral continent by 2050, boosting the economy, improving people's health and quality of life and protecting nature.

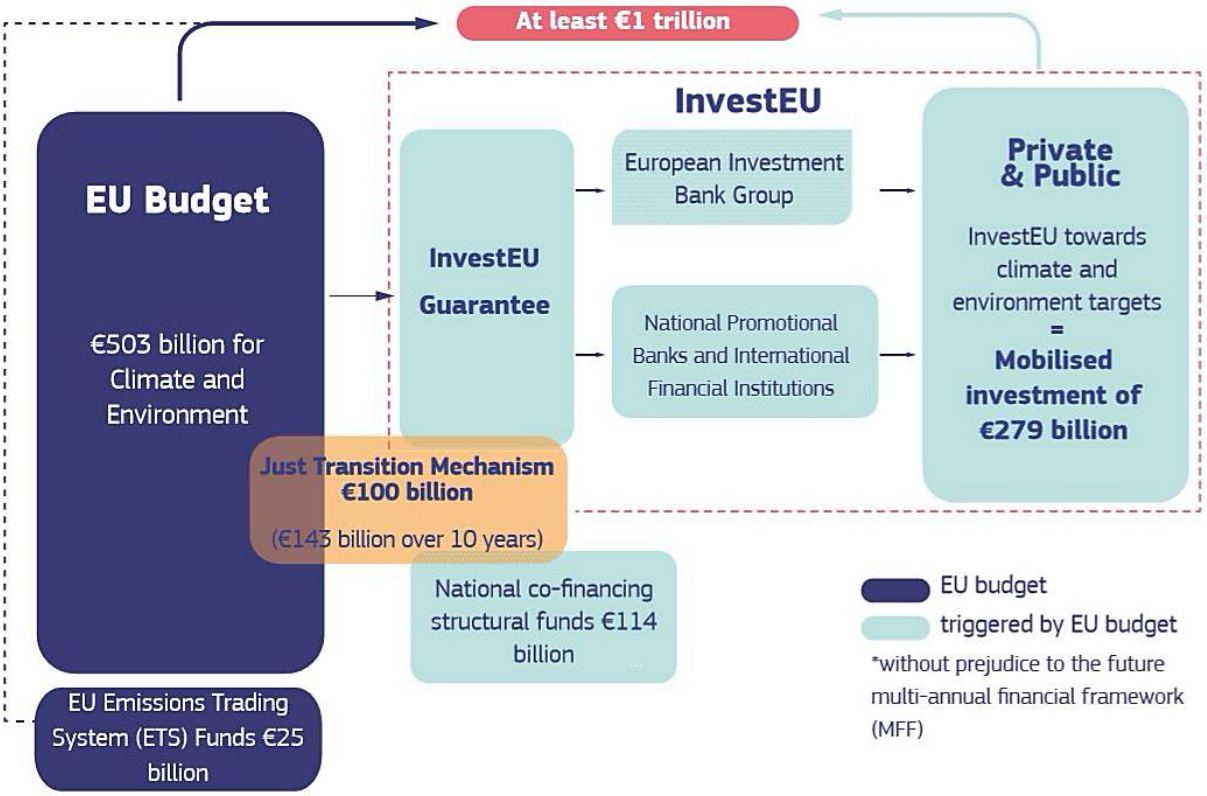
One of the main mechanisms included in the EU Green Deal is the Just Transition Mechanism - Just Transition Mechanism

The Just Transition Mechanism, presented at the beginning of 2020, will mobilize at least € 100 billion, through an ad hoc fund, the Just Transition Fund, and an investment plan for sustainable Europe. Designed to help EU regions move towards a zero-emission economy, by reducing the consumption of fossil fuels and switching to less polluting technologies, the Mechanism includes:

Financial support

- a new just transition fund of € 7.5 billion, capable of generating at least € 30-50 billion of investments;
- the scheme for sustainable transition within InvestEU, which mobilizes investments for € 45 billion;
- a new EIB public sector loan facility managed by the EIB with resources from the EU budget capable of mobilizing € 25-30 billion of investments.

The integration of the Just Transition Mechanism within the general structure of the Green Deal is as follows:



Fonte; https://ec.europa.eu/commission/presscorner/detail/en/qanda_20_24

WHAT DOES NEXT GENERATION EU EXPECT WITH REGARD TO SUS-TAINABLE FINANCE AND IMPACT?

The money raised for Next Generation EU will be invested across **three pillars:** https://ec.europa.eu/commission/presscorner/detail/en/ip_20_940

1. Support to Member States with investments and reforms, through (non-exhaustive list):

- A **new Recovery and Resilience Facility of €560 billion** will offer financial support for investments and reforms, including in relation to the **green and digital transitions** and the resilience of national economies, linking these to the EU priorities. This facility will be equipped with a grant facility of up to €310 billion and will be able to make up to €250 billion available in loans.
- A **€55 billion top-up of the current cohesion policy programmes** between now and 2022 under the new **REACT-EU initiative** to be allocated based on the **severity of the socio-economic impacts of the crisis, including the level of youth unemployment** and the relative prosperity of Member States.
- A proposal to strenghten the **Just Transition Fund up to €40 billion**

2. Kick-starting the EU economy by incentivising private investments, through (non-exhaustive list)**:**

- A new **Strategic Investment Facility** built into InvestEU – to generate investments of **up to €150 billion** in boosting the resilience of strategic sectors, notably those linked to the **green and digital transition**, and key value chains in the internal market, thanks to a contribution of €15 billion from Next Generation EU.

3. Addressing the lessons of the crisis, through (non-exhaustive list)**:**

- A new **Health Programme, EU4Health,** to strengthen health security and prepare for future health crises with a budget of **€9.4 billion**.

2.5 Sources of financing on Sustainable, Social and Impact Finance

- **European Investment Bank for the social sector:** the lending policy of the EIB for the social sector focus on health and education: A wide range of sustainable investment projects are eligible for EIB finance. These include the **construction, expansion or refurbishment of school, college and university buildings**, clinics and hospitals. The equipment needs of health and education buildings are also eligible (e.g. laboratory equipment, medical scanners, etc.). https://www.eib.org/attachments/thematic/support_for_the_social_sector_en.pdf
- **European Investment Bank for the environmental sector:** the EIB supports projects in the environmental sectors through Equity, - quasi equity, loans, intermediate loans, technical assistance and guarantees (backed by the EIF / the InvestEU instrument). Environmental action includes projects for: sustainable transport, **environmental protection**, biodiversity and **natural resources**, Blue Economy, Depollution, water supply and wastewater, **circular economy and waste management, energy,** etc
- **European Investment Fund:** Efsi Equity Instrument and social impact accelerator: https://www.eif.org/what_we_do/equity/sia/index.htm; https://www.eif.org/what_we_do/equity/efsi/index.htm
- **InvestEU (attuale EFSI):** The InvestEU Fund will support four main policy areas through guarantees to back investment projects: **sustainable infrastructure**; research, innovation and digitisation; small and medium businesses; and **social investment and skills.** This includes, for example, Financing projects in:
    - **sustainable energy**, transport, **circular economy, water, waste and other environment infrastructure**,
    - skills, education, training, **social housing**, schools, universities, hospitals, **social innovation**, healthcare, **long-term care and accessibility**, microfinance, **social enterprise,** integration of migrants, refugees and vulnerable people and more (https://ec.europa.eu/commission/sites/beta-political/files/budget-june2018-investeu-finance_en.pdf).
- **EU Structural and Investment Funds**
- **Cohesion funds**

2.6 Exemples of projects

a) EIB supports Regione Lazio for Post Covid recovery and environmental projects:

This wide-ranging collaboration between the bank of the European Union and the Lazio Region will lead to funding of €500m in all production sectors in the coming years, through a multisectoral framework agreement of €300 million.

On the basis of the Agreement, projects aimed at **combating climate change**, **preventing and mitigating risks from hydrogeological instability**, **improving building and upgrading public urban and regional infrastructure, and protecting the environment** will be eligible under the Regional Multiannual Programme. Emergency measures to tackle the COVID-19 pandemic could also be financed to contribute significantly to the economic recovery (https://www.eib.org/en/press/all/2020-237-italy-eib-lends-eur500m-to-the-lazio-region-for-smes-mid-caps-infrastructure-environment-and-post-covid-19-recovery).

b) EFSI (future InvestEU) Equity Fund, in co-operation with the EIB:
Multi-sector loan for the city of Lisbon (250 million €) backed by EFSI guarantee

Multisector loan to co-finance a strategic multiannual investment plan (2016-2020) of the city of Lisbon. The operation includes **flood alleviation and prevention**, urban regeneration

infrastructure and **social housing, the latter comprising new housing and repairs in existing stock**. Long-term funding matching the long economic life of the various components of the project is currently not available in Portugal. The operation (up to 30 years loan) would therefore address a market failure in Portugal (municipalities do not have access to the capital markets and Portuguese banks are unable to provide such long term finance to cover the funding needs of this project).

c) EIB equity Investment in a green fund de-polluting industrial contaminated site

The EIB provides a EUR 30m equity investment in a fund with total fund size of EUR 120m investing in contaminated former industrial sites. The fund targets approximately 12 investments in France and Belgium, where it will carry out environmental remediation activities and sell the upgraded property for further real estate development. The fund will contribute to circular economy by bringing back brownfield sites into economic use and will foster a more efficient utilisation of space at the urban and regional scale by reducing urban sprawl (https://www.eib.org/attachments/documents/mooc_factsheet_the_role_of_efsi_en.pdf).

3. Conclusions

All the tools and cases mentioned and the private and public entities indicated in this work confirm one thing: "impact investing" is a financial phenomenon that has grown enormously in recent years and will not stop doing so. The evolution of financial instruments and the constant birth of subjects that are part of the context of "sustainable finance" support this growth and will have an ever-increasing role, in particular because they are so desired and oriented by the decisions taken to Community level. Day after day, the instruments of traditional finance are adapted to sustainable finance to facilitate their diffusion among an ever wider pool of investors. The generational change, the financial returns that are in line with those of the classic sectors contribute not a little to this expansion. However, the focus of impact investing is the measurement of the social and environmental impact obtained: the trends confirm that this is the greatest concern on the part of investors and it is also the area in which models and methods of quantification continue to be developed. -action: if on the one hand there are already models that have established themselves as the IRIS catalog, on the other there is the contribution of other stakeholders such as the United Nations which, after publishing the "Sustainable Development Goals", have expanded its area of influence with many correlated objectives of greater depth and detail.

To these developments must be added the increasing tendency of investment fund managers to develop their own methods of measurement: although there is a more significant financial commitment in this way they are able to be more precise in the surveys and to obtain data. more complete to be used for future investments and to inform their investors who, with the increasing complexity of the phenomenon, have become more demanding. In Italy the situation reflects the European one, a growing sector, particularly helped by the regulatory changes on the issuance of mini bonds reduced to a minimum investment of 5 million in favor of SMEs, with the aim of increasingly decreasing the dependence of companies from the ordinary banking credit system. Debt instruments are still extremely more developed than those of extraordinary equity finance, which still struggle to find space in our system. The characteristics of the Italian context then influence not only the tools to be used but also the sectors that are more dynamic and the subjects that are part of it: financial crisis, the inability of the State to meet all the social expenses that citizens need, ensure that the private sector can compensate for the skills and resources gap that exists.

For these reasons, sustainable finance in Italy is oriented towards medical and social assistance services rather than climate change or the resolution of military conflicts. As regards the subjects, however, it is noted that the Italian context is characterized by the presence of a multitude of social cooperatives due to the favorable legislation regarding structural and fiscal obligations. The growth hoped for by the task force created within the G8 that elaborated the recommendations for the development of impact investing is supported by forecasts of public spending and the demand for services, within which the initiative will find ample room for maneuver. private.

In this direction, therefore, the role of specialized training and the up-skilling of skills related to "project design" activities, of those who design the financial architecture of the project to be implemented through the new models of extraordinary finance (social innovation) and of those who measure its impacts: the investment is evaluated not only on the ability and sustainability of the same to generate cash-flow, but also and in particular on the "measurability" of the impact from a social point of view and /or environmental related to its sustainability.

Webography

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La rete dei ristoranti italiani all'estero *Ospitalità Italiana*

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Buongiorno a tutti. Ringrazio innanzi tutto gli organizzatori per l'opportunità di parlare in questo contesto internazionale di una esperienza italiana sulla promozione del turismo. Il mio intervento verterà in particolare sul ruolo che possono svolgere nella promozione dello stesso i ristoranti italiani all'estero certificati Ospitalità Italiana.

Resta inteso naturalmente che quanto dirò non deve essere percepito come una questione prettamente italiana per l'importante posizionamento nell'immaginario collettivo della cultura gastronomica italiana. Al contrario, la ristorazione è un elemento fortemente identitario che contraddistingue il luogo esattamente come una sua opera materiale in ogni parte del mondo. La conseguenza di questo è che quanto realizzato in Italia è applicabile a tutte quelle culture il cui tratto identitario è contraddistinto anche dalla cultura culinaria; in sostanza, con gradazioni diverse, tutti i Paesi possono utilizzare questa esperienza per promuover il turismo fuori del proprio paese. Basti pensare a Francia, Spagna, Grecia, Messico, Giappone, Cina, ma anche Austria, Germania ecc.

Fatta questa premessa, sulla quale ritornerò in seguito per darne qualche esempio concreto, vorrei descrivere le caratteristiche di *Ospitalità Italiana* e lo sviluppo della sua diffusione nel mondo.

Ospitalità Italiana nasce intorno al 2000 in Italia, Spagna e Svizzera, come meccanismo per elevare la qualità nelle strutture turistiche (alberghi ristoranti ed agriturismo). Il problema che si affrontò in quegli anni era molto semplice: se il mondo sta andando verso un sempre maggiore apprezzamento di servizi di qualità, se la qualità diventerà un elemento di successo nella competizione internazionale, come si può diffondere questa conoscenza in un settore caratterizzato dalla presenza di migliaia di imprese di carattere medio piccolo, se non "nane"?

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Giovanni Antonio Cocco è laureato alla LUISS in Economia e Commercio (1982), Master in Sviluppo Economico Guglielmo Tagliacarne (1983), Master di merito in direzione aziendale alla SDA Università Bocconi (1986) ed è iscritto dal 1986 all'ordine dei Dottori Commercialisti e dei Revisori Contabili.

Nel 1986 ha fondato la società OdI-Manent con la quale ha portato in Italia i principi della qualità totale dell'americana Organization Dynamic Inc e nel 1989 ha fondato la Emporio Italia start-up finanziata dal gruppo CERVED Spa che oggi partecipa in diverse aziende.

È stato ed è consigliere di amministrazione e amministratore delegato di imprese italiane ed estere, membro UNI, membro dell'Osservatorio Nazionale del Turismo, Direttore Generale dell'Istituto Nazionale Ricerche Turistiche, e membro dell'European Design Leadership Board istituito presso la Presidenza della Commissione Europea.

Nel 2007 ha creato e divulgato il marchio *Ospitalità Italiana*, oggi diffuso in 6.500 strutture in Italia ed in più di 2.000 ristoranti italiani in 60 Paesi esteri che rappresenta un sistema relazionale per difendere il vero "made in Italy" e per promuovere e valorizzare i prodotti italiani nel mondo.

Tutti i Paesi citati hanno dato una risposta unanime a questa domanda anche se nell'attuazione, come vedremo, le strade sono state molto differenti. La risposta unanime fu quella di far leva sul **senso di imitazione** soprattutto se scatenato a livello locale. Il senso di imitazione è una leva incredibile che attraverso la comparazione diretta con i propri concorrenti mette in luce chi è bravo e chi non è bravo e stimola entrambi. Se poi questa logica la si applica poi a livello locale, il contesto di riferimento amplifica questa comparazione ed eleva a potenza la necessità di essere i migliori; insomma tra persone che si conoscono la semplice comparazione è un elemento di sviluppo.

Quindi, se il principio era riconosciuto in tutti i Paesi, la sua attuazione pratica è cambiata da Paese a Paese: Spagna e Svizzera hanno scelto di sviluppare dei protocolli volti alla certificazione della struttura e/o dei servizi in perfetto stile ISO e hanno creato una certificazione di processo: una volta individuato il principio di qualità, se si rispetta la procedura per ottenere quello specifico effetto, si rende ripetibile nel tempo il risultato: il rispetto della procedura è l'unica garanzia di ripetibilità di quel fattore di qualità.

L'Italia, dall'altra parte, ha sviluppato una certificazione del servizio: se il fattore di qualità è presente nel momento in cui viene effettuata un controllo, allora il principio è rispettato, e probabilmente lo sarà nel futuro, altrimenti non lo è. Il vantaggio di questo sistema è che la modalità di attuazione è molto più compatibile con la dimensione delle imprese presso le quali deve essere introdotto il sistema che il precedente: un sistema di qualità basato sulle procedure, mal si addice infatti alla PMI perché necessita di una struttura organizzativa che lo governa e le dimensioni delle imprese non lo consentono.

La certificazione di servizio è invece più semplice ed anche più comprensibile in quanto si basa su elementi presenti o assenti: c'è – non c'è, ON/OFF e quindi è anche immediatamente attuabile e comprensibile per gli operatori del settore. Certamente non va bene per la produzione di cinture di sicurezza, ma nel turismo è l'unico elemento di ripetibilità.

La certificazione di servizio è stata quindi sviluppata con la partecipazione delle imprese e con la redazione di un disciplinare che riportasse gli elementi di qualità, una check list per verificarli ed una visita professionale per certificarli: viene esclusa a priori l'autocertificazione.

Questo sistema ha consentito all'Italia di applicare Ospitalità Italiana nel corso dei 10 anni successivi ad oltre 7.000 strutture turistiche mentre gli altri Paesi, soprattutto a causa proprio della difficoltà di attuazione, hanno raggiunto numeri molto meno importanti.

Non si deve però pensare che la certificazione di servizio è più superficiale di quella procedurale e quindi più facilmente ottenibile; infatti se da un lato è molto difficile ragionare in termini di procedure, dall'altro chi ragiona in questo modo non riesce sempre ad ottenere i risultati sperati nel mondo dei servizi. Si pensi al sistema "Calidad Turistica" spagnola che ha certificato un Mac Donald quale ristorante tipico stagnolo. Si consideri che questa evidente anomalia non è stato un errore di certificazione ma solo un errore politico: infatti Mac Donald è tra le strutture più proceduralizzate al mondo, che riesce a garantire la bontà di un panino con patatine a distanza di migliaia di chilometri; quindi se la misurazione del servizio avviene applicando il rispetto delle procedure, almeno nel caso della identità territoriale, si sta misurando un evento con un metro sbagliato.

L'Italia scegliendo la strada della certificazione del servizio ha mostrato, di essere più attenta al rispetto delle caratteristiche identitarie ed alle esigenze delle piccole imprese che spesso non possono dedicare una struttura organizzativa, interna o esterna che sia, all'aggiornamento delle procedure. Si è mirato invece a far capire con l'esempio il rispetto dei fattori di qualità importanti per l'Italia.

Al di là di questo dettaglio, comunque, tutti i Paesi hanno sviluppato una certificazione, elencando quindi le caratteristiche che intendono mostrare quando si parla di servizio di qualità. Una volta individuate quindi le imprese che rispettano questi principi, si sono realizzati momenti di comunicazione attraverso conferenze stampa e premiazioni.

Quest'ultimo elemento, appunto la comunicazione, è il fulcro della questione: comunicare localmente fa scattare negli esclusi quella voglia di imitare i primi che consente appunto di elevare o sviluppare o qualificare i servizi offerti. Parallelamente i primi sono portati a fare di meglio per non farsi scartare la volta successiva.

Appartenere all'élite di qualità perché certificato da un giornale, consente di apparire in modo oggettivo di fronte all'opinione pubblica locale, mentre non essere inclusi in quella lista significa semplicemente non esserci e quindi comporta spesso una giustificazione da dare al proprio cliente o al proprio amico: tra i più usati "*a me quel marchio non piace*", "*lo danno a tutti e quindi io non mi ci metto*" ecc. La verità è che essere inclusi nella lista dei migliori significa prima di tutto significa mettersi in piazza, farsi esaminare, non aver paura di ciò che si è, di ciò che si fa e di come lo si fa e farsi giudicare da terzi.

Dopo poco meno di 10 anni di operatività di *Ospitalità Italiana* in Italia, in occasione del cambio del marchio, si è pensato di farlo conoscere ai consumatori di altri Paesi. Visto l'ingente quantità di denaro che sarebbe stata necessaria per promuoverlo, il mezzo più logico è stato quello di far nascere la certificazione dei ristoranti italiani all'estero, ossia di quei presidi che l'Italia del fare ha nel mondo e che contraddistinguono, perpetuano e confermano giornalmente la percezione positiva che nel mondo tutti i non italiani hanno degli italiani. The "italian way of life", lo stile italiano: mangiare italiano è come guidare una Ferrari, vestire un Valentino o vivere un momento della "dolce vita" a Via Veneto a Roma.

Anche per la certificazione dei ristoranti italiani all'estero è stato sviluppato un disciplinare che ha visto la creazione di un tavolo di lavoro con diversi Ministeri e, soprattutto, con le rappresentanze delle imprese, che si confermano uniche in grado di definire chiaramente ed oggettivamente cosa vuole il cliente. La domanda che il gruppo di lavoro si pose fu semplice: che cosa è un vero ristorante all'estero?

Come al solito le domande più semplici prevedono delle risposte molto complesse anche perché oggettive e quindi applicabili indipendentemente dalla soggettività della persona che può mangiare bene o male in funzione del proprio gusto. Il tavolo di lavoro ha dato una propria interpretazione ed in breve è riuscito a sviluppare un disciplinare che, a distanza di 10 anni e con qualche aggiustamento, ha prodotto una vera e propria risposta positiva misurabile: finiti i finanziamenti dedicati allo sviluppo della certificazione ed a catturare le prime candidature, molti ristoratori esteri chiedevano di farsi certificare perché la certificazione rappresenta un elemento di qualificazione da spendere localmente che aumenta del 20% i propri margini.

Oggi l'Italia ha più di 2.300 ristoranti certificati in 60 Paesi esteri, quegli stessi Paesi che assorbono circa il 94% della esportazione agricola italiana.

La vera rivoluzione arrivò però indagando sulle caratteristiche di questi ristoranti italiani certificati: è emerso infatti che il 40% di queste strutture vendevano in modo continuativo i prodotti enogastronomici italiani, il 20% organizzavano dei viaggi in Italia e il 8% vendeva prodotti artigianali: una vera e propria rete di vendita molto targettizzata e per lo più orientata a vendere prodotti e servizi del territorio di origine del ristoratore.

Facendo due conti si è anche calcolato che queste strutture, considerando chiusure, doppi turni ecc., avevano complessivamente circa 160.000.000 di posti a sedere ed ospitavano annualmente poco meno di 100.000.000 di clienti, per il 75% esteri o comunque non di origine italiana.

Infine il quadro si è reso completo quando, indagando per altre questioni sui tour operator esteri, ed in particolari su quelli che portano gli stranieri in Italia, e sulle motivazioni che avevano i turisti esteri nel venire in Italia, si è palesato un dato sconcertante: il cibo rappresenta il più importante fattore di influenza per un viaggio in Italia (58%), con una ricorrenza più che doppia rispetto alla visita ai monumenti unici (24%): estremizzando vale più il gusto di una matriciana che vedere il Colosseo.

Questo fattore però spiega anche perché, pur essendo l'Italia assente dai primi dieci Paesi in tutte le classifiche internazionali di comparazione di servizi pubblici, di finanza, di

produzione e più in generale di civiltà, è la prima nella classifica del cibo: occorre ripeterlo al primo posto incontrastata.

Il merito naturalmente va a tutto ciò che ha contribuito ad affermare il marchio "made in Italy", terzo brand più conosciuto al mondo dopo Visa e Coca Cola, ma un merito particolare va proprio ai ristoratori italiani all'estero, alla loro capacità di ospitare il cliente e di trattarlo con professionalità e familiarità e di nutrirlo con l'attenzione di un buon "*pater familias*". Oggi il ristoratore italiano all'estero è un vero e proprio "influencer" che esercita sul proprio cliente una incontrastata leadership almeno nel campo culinario e del vivere e mangiare bene.

Per qualificare meglio questa capacità di "influencer" dei nostri veri ristoratori italiani all'estero, basta ricordare che le due domande poste loro dai loro clienti, a prescindere da religione, cultura ed etnia sono:

a) Buono questo prodotto … dove lo compro.
b) Devo partire per l'Italia … che cosa mi consigli.

La prima risposta implica enogastronomia e contempla la vendita dei veri prodotti italiani, di quelli che non si trovano, fortunatamente, nella GDO; insomma, di quelli che acquistiamo anche noi dal contadino vicino alla nostra abitazione per il nostro consumo, che produciamo con grande dispendio di risorse e che regaliamo in piccole dosi e con grande orgoglio. Questo argomento lo tralascio per ovvi motivi di tempo.

La seconda va diretta al cuore del turismo: oggi si risponde a questa seconda domanda se il ristoratore o il personale del ristorante proviene o ha in qualche modo vissuto la terra di cui il cliente chiede informazioni. Se consideriamo la quantità di posti da visitare, la capacità del consumatore estero di prendere informazioni "fredde" sui siti da visitare grazie ad internet, la mancanza di informazione o di formazione per questi nostri "influencer" e spesso la loro sostanziale assenza dall'Italia, non si va lontano se si assegna una percentuale di risposta del 10%: 10 volte su 100 si riesce a dare informazioni "calde", consigli, cose non censite ma sostanziali, cose di cui ci si ricorda e se ne parla, mentre il 90% si perde una delle più importante leve commerciali: l'interesse del cliente.

Qui finisce l'esperienza di *Ospitalità Italiana* ed inizia il valore di questo circuito per l'Italia: fornire strumenti operativi a queste persone significa moltiplicare la possibilità di far conoscere l'Italia nel mondo utilizzando influencer oggettivamente riconosciuti; significa in altre parole moltiplicare esponenzialmente la possibilità di vendere l'Italia anche nelle sue componenti meno conosciute. Se si cerca un modo per aumentare i giorni di presenza dei turisti a Roma, passare attraverso queste persone è "IL" modo, non un modo. Abbinare questo sistema all'enogastronomia non può che moltiplicarne naturalmente gli effetti.

L'esperienza italiana finisce qui anche se ci sarebbero tante cose da dire, non sempre positive, in merito al "coordinamento pubblico" ed alla conseguente "ignoranza" su come si realizzano certe azioni di promozione dell'Italia nel mondo. Basti ricordare "la settimana della cucina italiana", celebrata nel mondo in ristoranti non italiani che poi si ergono a profondi conoscitori della cultura italiana alimentando invece "fake" ed *italian sounding*" e minando quel "ponte" che invece deve essere alimentato tra l'Italia ed i suoi connazionali nel mondo per lo sviluppo stesso della economia italiana.

A prescindere però dalle inevitabili distorsioni nello sviluppo incoerente delle strategie, rimane il fatto che la ristorazione "etnica" e quindi non solo italiana, nel mondo rappresenta una vera e propria leva per promuovere il territorio. Quale migliore alleato per promuovere l'Europa dei ristoranti spagnoli, italiani, francesi, greci, austriaci nel mondo? Loro, i veri ristoratori "europei" nel mondo sono delle vere "antenne", dei "ripetitori" in grado di espandere in modo capillare e per di più dall'interno, i messaggi che provengono dal territorio natio.

Naturalmente, come per la televisione, si devono attuare strategie idonee a questo scopo. In poche parole, abbiamo i ripetitori, abbiamo la stazione emittente ed abbiamo i contenuti. Vanno "solo" costruiti i palinsesti.

Turismo innovativo per promuovere l'identità di un paese progettando hotel come destinazione

Arch. Laura Villani*

Titolare dello Studio Laura Villani, Bologna (Italy)

1. Introduzione

Il turismo è profondamente cambiato e anche le restrizioni legate al Covid19 contribuiranno ad accelerare cambiamenti già in atto su intenti e obbiettivi, con un'evoluzione particolarmente rapida. Un cambiamento che deve capovolgere il punto di vista di chi si occupa di turismo ai vari livelli governativi, giuridici, educativi, operativi e nel mio caso progettuali con un approccio in cui i nuovi viaggiatori non saranno più considerati semplicemente come turisti ma come esploratori con varie finalità. Un cambiamento radicale che esprime nuove tendenze legate a un rapporto vissuto in modo fortemente innovativo tra utente**,** territorio e società, che ricerca nuove soluzioni architettoniche che rispondano a una maggiore e più profonda sensibilizzazione e valorizzazione della cultura del luogo come unicum irripetibile.

2. Il turismo esperienziale

Un nuovo modo di concepire il comparto turistico come fortemente e sinergicamente legato ai vari settori che il territorio esprime quali cultura artistica, cultura del cibo, dell'architettura, del paesaggio, stile di vita, eccellenze di design ed artigianato. Un turismo capace di annodare le eccellenze di un luogo come perle di una collana da esibire nell'intento di creare valore e relazioni per la comunità e generare un trend innovativo di spinta sociale, economica che dia ai residenti orgoglio di appartenenza.

La modalità con cui il turismo si deve sempre più rapportare con la collettività prende spunto dall'esigenza di promuovere una sostenibilità ambientale che porti a una valorizzazione delle relazioni che il luogo consente di creare con il turista.

Una economia di valorizzazione del territorio e del turismo ad esso referente legata alle relazioni potrebbe così divenire l'elemento centrale di un'industria alberghiera capace di ridare vita, nel rispetto di tradizioni e esaltando le specificità, ai luoghi per un'ospitalità che si nutra della vita reale, l'unica in grado di trasmettere emozioni con relazioni che via via si accrescono per diventare il motore di uno sviluppo turistico futuro.

Nella valorizzazione del turismo il fattore umano sarà sempre più un elemento rilevante consentendo di creare un'interazione tra turista e luogo visitato sempre più profonda e in grado di consentire la trasformazione del turismo come lo intendiamo oggi in turismo esperienziale, che entro il 2030 si prevede possa avere un trend di crescita del 60%.

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Un trend in grado di trasformare l'approccio passivo del turista in quello di chi intende esprimere il proprio desiderio di approfondire una destinazione come luogo emozionale, dove porre in sinergia la visita ai luoghi con attività ed esperienze da vivere in modo attivo e a diretto contatto con i residenti custodi del *genius loci* quali storia, cultura, tradizioni locali che danno ad ogni realtà la condizione di unicità e all'esperienza il valore di essere protagonisti e di aver apportato al proprio vissuto un accrescimento sia sul lato personale che culturale.

Gli elementi di identità di un luogo, che lo rendono unico e riconoscibile e lo differenziano rispetto ad altre destinazioni vanno ricercati per diventare i pilastri attorno ai quali costruire il racconto per elaborare una proposta che arricchisca la vacanza di contenuti e ponga il viaggio come mezzo per raggiungere nuovi paesaggi non solo geografici ma soprattutto culturali**.**

Luoghi da visitare in cui il turista non è più protetto da una bolla di distacco ma acquisisce gli strumenti per potersi immergere nella vera identità del luogo consentendogli di poter usare sempre nuove chiavi di accesso.

Un approccio che intende vedere il turista come colui che non si muove più attraverso la mediazione di chi lo guida ma che viene aiutato ad interagire con gli abitanti del luogo per condividere in modo attivo un'esperienza di life style del quotidiano di un particolare territorio o di produzione di eccellenze in attività locali legate a tradizioni che diventano in questo modo meno mediato ed asettico esperienze indimenticabili e coinvolgenti.

La destinazione diventa allora un modo per definire dove avere un'esperienza, in sintonia con le proprie affinità elettive, in grado di accrescere quel particolare bagaglio culturale ed esperienziale che ci muove il cuore.

Con questo approccio la visita a città turistiche di particolare rilievo, quali potrebbero essere ad esempio Firenze o Venezia, può essere ripensata per essere declinata con infinite nuove chiavi di lettura in grado di sostituire ad un approccio standardizzato uno più approfondito di grande arricchimento personale. Con questa logica legata alle emozioni anche la destinazione in borghi un tempo definiti minori diventerebbe altrettanto appetibile consentendo in questo modo, come ricaduta sul territorio, sia di preservare scrigni di cultura, bellezza e sapere che andrebbero altrimenti distrutti o dispersi sia di poter distribuire il flusso turistico in modo più omogeneo sul territorio nazionale evitando le concentrazioni su mete e città sofferenti per un turismo di massa.

Il turismo di massa infatti fa male al territorio ma anche a chi ne usufruisce perché privo di codici di accesso non riesce ad apprezzare e gioire in modo pienamente consapevole di bellezze che potrebbe invece essere condivise da un visitatore privilegiato di un luogo speciale.

Se al turista o al viaggiatore viene offerta l'opportunità di diventare consapevole delle proprie esigenze saprà a quel punto, quando trascorre un periodo di vacanza, non accontentarsi di un luogo dove trovare riposo, relax o intrattenuto in modalità superficiali rispetto al territorio ma vorrà spesso cercare di vivere un'esperienza coinvolgente in grado di fargli approfondire e sperimentare un particolare tema legato alla cultura e alla storia del luogo che lo ripaghi con un arricchimento personale, e gli dia un nuovo stimolo da portare con sé per sempre nell'affrontare al ritorno il proprio quotidiano.

Per essere in grado di offrire questi presupposti coinvolgenti al visitatore, turista o viaggiatore occorre predisporre gli strumenti per un passaggio dal semplice marketing allo storytelling di un luogo, un passaggio in grado di rendere ogni luogo attrattivo per la sua unicità e riconoscibilità, una riconoscibilità simile a quella del brand di un prodotto di design.

Lo storytelling, così importante nella valorizzazione di un prodotto che consente di spiegare ad un potenziale cliente il perché della differenza di prezzo legata alla qualità ed al valore di un prodotto, può diventare un elemento imprescindibile per poter raccontare in modo coinvolgente, emozionante e sincero la storia e le peculiarità di un luogo.

Per poter proporre e fare vivere al turista una destinazione prescelta come esperienziale occorre ideare un progetto con il quale la località si connoti come una specie di brand per una sua

peculiarità identificativa e caratterizzante, un'identità in grado di valorizzarla attraverso la creazione di un racconto che sappia coniugare, in un particolare inimitabile cocktail, memoria, cultura, storia, leggenda, sapori, bellezza, ambiente, personaggi, prodotti.

Una cultura dell'ospitalità che vuole appassionare il turista a essere parte integrante di un territorio per valorizzarlo, non più basandosi sull'organizzazione di semplici visite a emergenze architettoniche o paesaggistiche avulse dal contesto territoriale, ma con una comunicazione dell'identità del luogo e di chi lo abita. Una modalità che consente al visitatore di impossessarsi di alcuni rudimenti più o meno approfonditi per avere accesso alla cultura del luogo, attraverso la conoscenza delle eccellenze non disgiunte da persone e saperi.

Una progettualità che opera creando intersezioni tra vari mondi capace di integrare risorse umane ed intellettuali con il patrimonio architettonico, artistico e in genere culturale, e la proposta di un life style portatore di felicità.

La progettualità legata al mondo turistico non deve allora avere finalità pensate come diverse dal mondo produttivo o culturale ma come un'integrazione di saperi e eccellenze che non solo possono promuovere un valore turistico integrato all'esterno ma che può essere portatore di una valorizzazione del territorio anche per la comunità residente. I residenti potranno trovare nella cultura dell'accoglienza un elemento per condividere ed accrescere le proprie potenzialità non solo economiche ma anche culturali senza dover abdicare alla propria identità con una snaturalizzazione del territorio.

Se al turista è consentito di avere un'esperienza non sintetica ma autentica del territorio capace di emozionarlo attraverso esperienze personalizzate, la valorizzazione dell'interazione e delle relazioni sociali che vedono turista e residente condividere attività ed esperienze autentiche consentono a quest'ultimo di poter finalmente esprimere e preservare con soddisfazione inimitabili valori su un determinato territorio.

La reciprocità che il turismo esperienziale pone in essere con la centralità dell'interazione di rapporti nella cultura dell'accoglienza, consente che un luogo reso più appetibile per il visitatore diventi un luogo in cui senza contrapposizioni è migliorata la qualità della vita anche per il residente che diventa anch'esso più consapevole del valore della propria identità.

Un residente che acquisisce un ruolo maggiormente attivo e confidente delle proprie potenzialità e tradizioni può diventare protagonista nell'accogliere un'ospitalità non più vissuta come male necessario ma come valore sostenibile portatore di vantaggi evidenti sul piano sociale, culturale e sulle varie declinazioni dell'economia del territorio.

Il turismo esperienziale costituisce pertanto un passaggio epocale di condivisione e un privilegiato strumento di marketing territoriale per valorizzare un prodotto turistico con la riscoperta degli elementi di eccellenza di un territorio.

La personalizzazione di una proposta che intende rivolgersi ad una particolare tipologia turistica di nicchia non standardizzata intercetta temi particolari di interesse del visitatore_che, uniti ad un approccio esperienziale, consente di individuare contenuti originali che non si pongono in modo concorrenziale con altri prodotti generici ma rappresentano un marketing territoriale, non confrontabile con soluzioni rivolte ad un turismo di massa, perché differenzia e identifica ogni territorio come un unicum.

Un processo di trasformazione che richiede per ogni territorio un'attenta analisi portata avanti da esperti che mettano a confronto in modo innovativo idee atte a ripensare il marketing territoriale con l'accento sul valore esperienziale per definire specificità e valorizzare attrattività in vari ambiti, che impongano all'attenzione gli storytelling di ogni meta turistica Storytelling da riscoprire o far scoprire in una trama complessa che, su un tessuto di autenticità, ricama con filo d'oro e pietre preziose una selezione di elementi che vadano a costituire una narrazione, storica e culturale, di valorizzazione delle tradizioni, delle bellezze artistiche e naturali e della creatività di un territorio per donare al visitatore uno sguardo a 360 gradi.

3. L'hotel come destinazione

Per dare strumenti operativi ad una filosofia progettuale turistica esperienziale le strutture dell'ospitalità devono essere ripensate per accogliere design e servizi con un profondo e dettagliato sviluppo del concetto di offrire un'autentica esperienza coinvolgendo la clientela a portare avanti una determinata esperienza in una sequenza di fasi che creino un rapporto di continuità.

Il design diventa in questo approccio progettuale uno strumento di imprescindibile importanza per caratterizzare lo spazio e ripensare in modo innovativo un albergo, sia di nuova costruzione che oggetto di una ristrutturazione.

Uno strumento il design in grado di consentire quella ricerca di diversità, di unicità e di personalizzazione che possa trasformare il soggiorno in un'esperienza ponendosi in modo antitetico rispetto alla standardizzazione che aveva fino ad ora caratterizzato la progettazione degli interni degli hotel.

Alberghi ed altre forme di ospitalità, firmati da importanti architetti e designer e pensati per coinvolgere il cliente in una particolare avventura immersiva arricchendone e personalizzandone l'esperienza, possono essere caratterizzati da camere che interpretano, ciascuna in modo diverso, un determinato tema, e ambienti comuni quali le hall e le sale di soggiorno che si ispirano anch'esse al tema scelto.

Strutture per l'ospitalità, che diventano in quest'ottica esperienziale esse stesse destinazioni, costituiscono il primo accesso che il turista incontra per confrontarsi, immergendosi in una determinata atmosfera, con il territorio e la storia di quella particolare destinazione.

L'intervento progettuale di interior designer ed artisti, che interpretano lo spazio con ambientazioni, arredi, tessuti, colori, complementi e opere d'arte atti alla creazione di ambienti particolarmente seduttivi, è fondamentale per condurre l'ospite di un albergo in un particolare mood collegato al tema prescelto andando a intercettare il desiderio sempre più evidente degli ospiti di conoscere un luogo in cui essere protagonisti.

Gli alberghi nell'adottare una tematizzazione in linea con il luogo in cui operano che dia un'atmosfera particolare all'interno dei vari ambienti, contribuendo così a arricchire di ulteriore significato la qualità estetica e artistica degli spazi, possono trovare in questa scelta una inestimabile leva per farsi preferire da un pubblico consapevole e capace di scegliere.

Una chiave la tematizzazione per concepire l'ospitalità in modo attento alle emozioni che sa suscitare, non è necessariamente legato all'hotel di lusso, se non inteso nel senso del piacere che vuole trasmettere all'ospite e che diventa la motivazione principale della scelta.

Il progetto si rivolge quindi al vastissimo mondo degli alberghi ed altre forme di ospitalità di qualità, sia di nuova costruzione che di prossima ristrutturazione, che intendono scegliere una atmosfera, un tema, per diventare un punto di riferimento di una clientela selezionata che apprezza l'immersione in un luogo con i suoi colori, materiali e atmosfere interpretati da architetti, aziende e artigiani d'eccellenza che traducono il temi prescelto realizzando i vari ambienti in maniera fortemente innovativa.

I temi infiniti che possono persino avere una declinazione provocatoria, ma che devono sempre avere un profondo legame con il territorio per ampliarne lo storytelling, tradotti nella realizzazione di alberghi danno luogo a degli unicum dalle atmosfere sempre diverse e originali, alberghi come destinazione e chiave di lettura del tema specifico al quale abbinare le firme più prestigiose della creatività.

4. Il concetto di *Signature hotel*

Gli alberghi oltre a diventare una destinazione per un turismo alternativo, possono divenire punti nodali di interesse culturale ed economico di una località in quanto al ruolo implicito

dell'ospitalità possono abbinare quello innovativo e supplementare dove svolgere funzioni fino ad ora espletate in spazi appositi quali la galleria d'arte e lo showroom.

L'idea progettuale e quella di ripensare gli spazi in modo da creare una sinergica interazione tra funzioni diverse. L'intento è quello di rendere la struttura alberghiera il luogo privilegiato per svolgere funzioni che ne animino in modo continuativo gli spazi con attività di interesse anche per il residente. Le iniziative culturali collegate a questo progetto sarebbero di ampio spettro e potrebbero andare dalle mostre monografiche sui singoli esponenti della creatività che hanno realizzato opere per l'albergo, a un ruolo di showroom privilegiato di eccellenze del territorio.

Il signature hotel, cioè pensato come crocevia della progettualità di firme famose, diventa destinazione di un territorio quando è in grado di accogliere al suo interno una progettualità che consenta di sperimentare esperienze coinvolgenti che inducano l'ospite a volere permanere più a lungo all'interno di spazi pensati appositamente per particolari attività. Spazi che possono inoltre creare nel visitatore il desiderio di ritornare per sperimentare nuove avventure o a scala territoriale più vasta di sperimentare uno dopo l'altro gli altri signature hotel come vere e proprie destinazioni di viaggi di accrescimento esperienziale.

L'accrescimento esperienziale come contenuto di arricchimento e motivazione di un viaggio dove potersi collegare alla storia e al lifestyle di una località, di un borgo o di una città ha per strumenti operativi essenziali hotel che non sono più semplicemente definibili come appartenenti ad una specifica categoria secondo il costo della camera o il numero delle stelle, ma appartengono a una nuova classificazione collegata soprattutto a essere classificabile come luogo che riesce a dare emozioni e che è permeato di valori veri ed autentici, collegato a personalità del luogo che diventano anch'esse elementi di interesse.

Questa proposta alberghiera caratterizzata dall'essere una serie di tanti unicum non consente al cliente di vedere l'hotel come un luogo simile ad altri luoghi della stessa fascia di prezzo o categoria perché il signature hotel costituisce per lui il modo migliore per entrare in contatto con una specifica meta, il modo per connettersi con il significato e il cuore pulsante di una destinazione, la chiave per trasformare il turista, viaggiatore o uomo d'affari in un cliente a cui dare i giusti collegamenti e le *inside informations* di ogni destinazione.

5. Il *quintessential hotel*

L'hotel come destinazione può proporre e comunicare itinerari turistici che trovano spunto dalla quintessenza del territorio, la chiave di eccellenza che la rappresenta. Luoghi che se appartengono ad uno stesso ambito o hanno comuni particolarità tematiche, possono andare a costituire non più semplici luoghi di soggiorno ma vere e proprie mete, luoghi del desiderio dove fare esperienze culturali, sensoriali.

Strutture votate all'ospitalità possono diventare volani attrattivi di grande richiamo, perché affini ad una particolare proposta culturale e turistica del territorio, consentendo di mettere a sistema hotel di charme e boutique hotel, in una proposta culturale che, con il supporto dell'arte e del design, diventi interprete di un particolare tema o di temi tra loro sinergici che costituiscano un polo attorno al quale creare una serie di eventi.

Gli alberghi in quest'ottica devono e possono diventare destinazioni in sè, allo stesso modo come tanti musei e altri edifici iconici, sono diventate privilegiate mete turistiche legate necessariamente ad un particolare territorio.

Questi hotel destinazione possono quindi ospitare al loro interno iniziative come incontri con personalità e *trend setters*, mostre itinerario che coinvolgono più strutture alberghiere, manifestazioni dedicate alle eccellenze. Strutture ricettive che in questo modo vanno a connotarsi grazie a interni personalizzati secondo un particolare tema atto a trasmettere all'ospite

emozioni in sintonia con le richieste di un turismo sempre più alla ricerca di nuove proposte e temi di approfondimento.

Progetti itinerari che si sviluppano intorno a un tema particolare, una personalità legata al territorio, ma anche un sapore (un certo tipo di vino, il cioccolato, il tartufo) o uno stile architettonico, un tipo di prodotto artigianale, un particolare artista, ecc.

Questa capacità di approfondire un argomento deve tradursi in un sapiente cocktail che abbina alla cultura, la storia, l'arte, l'architettura, la musica, lo spettacolo teatrale ma anche note gourmet selezionate, lo shopping più particolare, la visita ad un museo da scoprire.

6. La destinazione come luogo delle emozioni

Con la destinazione come stella polare progettuale non sarà più il numero di stelle ad indicarci come selezionare una struttura alberghiera ma una particolare tematica che ci permette di avere un rapporto emozionale con un luogo di cui l'hotel è spesso il primo e privilegiato ambasciatore. Un hotel con una identità molto forte che ricerca il coinvolgimento del cliente.

Servizi declinati secondo la tematica scelta costituiscono con il design due *corners tones* attorno ai quali sviluppare l'idea progettuale capace di tradurre il tema scelto per descrivere e valorizzare il luogo in cui è posizionato, consentendo al fruitore di approfondire e sperimentare la tematica in modo speciale ed emozionale. Alcuni dei servizi offerti e collegati al tema devono valorizzare l'idea di personalizzazione con l'obiettivo di creare un legame con il territorio *long term*.

Design è anche lo strumento per trasmettere al cliente un particolare tema coinvolgendolo ed invitandolo a essere protagonista e a rimanere, inspirando un grande senso di comfort, energia, mood, well being che proviene dal complessivo senso di bellezza e di coinvolgimento nel poter scegliere la propria stanza preferita o essere coinvolti da oggetti particolari di approfondimento del tema che suggeriscono e richiedono attenzione per la loro forte personalità e con i quali poter avere un rapporto di attivo coinvolgimento.

Il progetto si pone come antitetico alla standardizzazione adottata dalle grandi catene alberghiere dove la ripetitività delle stanze, dei piani, e dell'*interior decoration* aveva l'intento di consentire forti economie di scala e infondere nel cliente l'impressione di sicurezza e affidabilità. Infatti, secondo questa proposta progettuale non la forte standardizzazione non suscita più l'interesse del pubblico che sempre più desidera essere sorpreso da un decoro sensazionale, che lo trasporti lontano anche mentalmente dalle consuetudini domestiche della quotidianità ma vicino al luogo visitato. Sia nel setting che nell'arredamento di una struttura alberghiera, qualsiasi sia il tema, il cliente ama infatti sperimentare con grande audacia e disponibilità modi di vivere e concetti di arredamento che troverebbero difficile sbocco ad essere inserite in una casa dove normalmente sono più forti i freni inibitori ad inserire formule innovative. Allo stesso modo non desidera più essere ospitato in alberghi che sono arredati in modo omogeneo e neutro a qualsiasi latitudine essi siano collocati.

Questa sempre più ricercata unicità può essere corrisposta sia attraverso la qualità della proposta che attraverso l'offerta di un'ampia scelta di soluzioni a disposizione del cliente, che può sperimentare anche nella scelta di camere pensate intorno ad un tema molto diverse tra loro.

Questo ventaglio di offerte differenziate non comporta necessariamente costi più elevati in termini di arredamento, se pur rappresenti la necessità di un processo di sviluppo del concept e di progettazione più dettagliato del solito. La realizzazione di un hotel di destinazione non prevede infatti una spesa superiore perché offre la possibilità di non dover puntare esclusivamente su standard classici di valutazione e necessariamente dover eccellere solo in questi, ma permette di poter eccellere in qualcosa di non quantificabile che si chiama personalità.

Il concept deve approfondire la cultura e i gusti locali ed adattarsi ad essi per esserne ambasciatore, facendo sì che anche lo spazio architettonico e il suo *interior design* siano in grado di trasmettere un particolare mood con gli arredi e la decorazione degli interni, accuratamente selezionati o progettati, in aderenza alla filosofia del concept scelto come motivo conduttore.

L'hotel come destinazione oltre a non essere più costoso non è necessariamente un piccolo hotel, in quanto non dipende dalle dimensioni, può infatti essere realizzato con ogni standard di dimensioni e può essere sviluppato anche in grandi strutture dove, senza trascurare la caratterizzazione delle singole stanze, si possono tuttavia privilegiare principalmente gli spazi pubblici. Ovviamente nei grandi hotel diventa più difficile ottenere una variazione significativa nelle stanze nei piani. Grandi strutture alberghiere possono offrire anche una serie di servizi tematizzati in modo da creare catene tematiche in varie città, ad esempio un Wine Hotel per città che si occupa delle tipologie di vini di un particolare territorio.

Il design rappresenta uno strumento magico di marketing capace di evidenziare le tematiche trattate e di tradurre spazi tradizionali e neutri in spazi emozionali. Il marketing di un hotel come destinazione può così essere facilitato perché può utilizzare strumenti più mirati, come i media delle comunità, e, essendo più concentrato su un obiettivo tematico, ha una concorrenza inferiore e un tasso di fedeltà più alto che si trasforma in un numero maggiore di clienti. Sono hotel dove facilmente si instaura il virtuosismo di soggiorni più lunghi, con maggiore redditività per i servizi aggiuntivi proposti e per il coinvolgimento dei residenti per alcuni dei servizi forniti e negli eventi mirati proposti che facilmente possono essere sinergici ad altre attività promosse dal territorio. Una tipologia di hotel che rappresenta per il proprietario un venditore silenzioso e può attirare una importante copertura mediatica sensibile al servizio autentico offerto consentendo un'esposizione complessiva significativamente più alta di un hotel a stelle.

La tematizzazione consente inoltre di attrarre e coinvolgere anche persone non sedotte emotivamente dal tema, che sono però sensibili all'indiscutibile e sempre più ricercata sensazione di autenticità, e l'autenticità è una calamita, che crea una positiva dipendenza facendoci tornare dove abbiamo provato questa emozione per abbandonarci alle nostre scoperte o riscoperte passioni. Il tema legato ad un territorio ha l'impagabile valore di sedurre con l'autenticità di una proposta irripetibile e non trasferibile, un'esperienza da ricordare e raccontare agli altri, qualcosa da vivere durante un viaggio d'affari e da essere disposti a ripetere per una vacanza o viceversa.

Se l'emozione è capace di parlare al cuore della clientela il luogo si anima di un valore impagabile. Lascia che le persone provino un'emozione e verranno, lascia che si abbandonino alle loro passioni e torneranno per trascorre del tempo facendo cose che amano, con persone che condividono gli stessi interessi.

Ognuno di noi è infatti portato a prediligere i luoghi dove poter indulgere in una particolare attività con un design sviluppato in modo leggero e intrigante attorno a un tema, e con servizi dove questo tema viene raccontato al fruitore che formato e al tempo stesso intrattenuto piacevolmente, viene offerta una indimenticabile esperienza.

L'hotel potrà così essere luogo dove poter ulteriormente approfondire il tema amato con la messa a disposizione di una selezione di libri, video e riviste dedicate alla tematica. Una biblioteca oggetto di continua implementazione che diventi luogo dove anche il residente ami trascorrere un tempo particolarmente interessante sorseggiando un drink. Con queste interessanti opportunità offerte alla clientela il Signature hotel può diventare anche un luogo dove trascorrere più tempo facendo cose che si amano, con persone che condividono i nostri interessi che possono andare dal diventare esperto in qualcosa quali ad esempio la calligrafia, la composizione di fiori, il rito del caffè espresso, la degustazione di vini. alla creazione di un oggetto o la conoscenza di un personaggio vissuto in prossimità. Un luogo che permette di realizzare una serie di attività legate ad un tema dove design e arte sono parte integrante del progetto con

tutti i servizi normalmente forniti da gli hotel stellati e altri supplementari che coinvolgono attivamente i clienti, dando loro la possibilità di essere attivi. Una selezione di attività mirate e collegate al DNA del territorio dove le persone amano soggiornare o frequentare al punto di divenire una destinazione del cuore.

Non un hotel che replica un'atmosfera, citando un libro o un film, e offrendo un'esperienza di riconoscimento che è una replica dell'originale ma l'offerta di un'esperienza autentica che coinvolge in un'attività svolta in un ambiente autentico quale una struttura alberghiera che denuncia un forte e dichiarato collegamento con la propria collocazione geografica e l'autenticità dell'esperienza offerta ai suoi ospiti.

Un progetto che non si conclude ma deve essere portato avanti come un work in progress per consentire un'innovazione costante in un mix di design e servizi, con uno sviluppo profondo e dettagliato del concept atto a fornire quell'esperienza autentica che può essere ripetuta per continuare ad approfondire l'esperienza.

Una tipologia di offerta alberghiera come destinazione che è in grado di trasformare ogni edificio in un luogo magico dove potersi cimentare in una esperienza originale attraverso la qualità e la differenziazione anche nel design interno degli spazi tale da offrire un numero significativo di soluzioni.

7. Le attività di un hotel *total look*

Il progetto espositivo di un hotel come destinazione può anche diventare per la prima volta il luogo deputato per funzioni aggiuntive di galleria d'arte e di showroom di design dove realizzare piccole mostre personali su importanti personaggi, designers, stilisti, artisti, chiamati ad esporre alcune opere rappresentative riprogettando di volta in volta uno spazio interno come total look, luogo dell'anima e del cuore, luogo dell'intimità o della socialità, del pubblico, dello svago o dell'incontro di lavoro, dell'amore o del relax.

Ogni personalità sarà così invitata a identificare e progettare alcuni arredi e complementi che meglio possono evidenziare una particolare tipologia di ambientazione abbinata alla propria personalità di creativo.

Ogni spazio firmato potrà presentare oggetti e arredi combinati in un unicum visto come total look progettato e realizzato appositamente andando ad unire una firma prestigiosa a una sede dell'ospitalità che diventi ambasciatrice delle aziende e degli artigiani di eccellenza più rappresentativi del territorio, con creazioni di grande suggestione.

La personalità creativa invitata e l'attenzione del pubblico saranno entrambe rivolte non al singolo elemento ma alla creazione di uno spazio unico che utilizzi oggetti, finiture, materiali e colori per comunicare un mood ed un tema. Un progetto teso a realizzare un contenitore pensato perché le emozioni di diverso segno possano volare al di sopra della quotidianità e trasportare i presenti in una dimensione di suggestione con l'uso sapiente di materiali innovativi o tradizionali, colori, luci, sensazioni tattili, uditive, olfattive, sonore particolarmente gradevoli. A questa sfida saranno invitati alcuni delle più prestigiose personalità del mondo contemporaneo in vari ambiti artistici coinvolti a vario titolo nella progettazione ai quali potrà essere in seguito dedicata una mostra personale negli spazi comuni della struttura alberghiera che si predisporrà come sede di eventi con la duplice funzione di galleria e showroom.

8. Il percorso progettuale alla ricerca di un total look

Il progetto prevede che gli spazi comuni destinati alle attività siano animati da interventi che coniugano il concetto di total look come coordinamento progettuale dei vari contributi creativi

con l'interazione degli strumenti multimediali descrittivi che animano e rendono dinamici questi spazi con immagini in movimento.

L'ospite dell'albergo avrà così a sua disposizione una mostra culturale da visitare e da vivere come luogo di lounge. Il visitatore e l'ospite dell'hotel potrà inoltre utilizzare lo spazio mostra come showroom dove identificare pezzi da acquisire.

Gli spazi saranno connotati dalle personalizzazioni interne e da arredi selezionati e firmati dagli artisti invitati a lasciare tracce del proprio stile di vita come se il luogo fosse da loro effettivamente non solo progettato ma anche abitato.

Questa personalizzazione da parte di importanti esponenti di vari ambiti creativi potrà innescare un forte interesse da parte dei media e del pubblico nel cercare di decodificare le particolari scelte di ogni personaggio invitato andando così a sorprendere il visitatore guidandolo in un'avventura molto stimolante su vari piani di fruizione.

I personaggi celebri provenienti da vari ambiti professionali ed artistici proporranno un uso innovativo del concetto di total look per l'arredo di ambienti in cui abbinare, a seconda del contesto, materiali contemporanei ad altri classici quali broccati, sete, essenze linee, stucchi e marmorini.

I creativi avranno così il compito di diventare straordinari ambasciatori del progetto contribuendo con il proprio personale mondo creativo. Un panorama proposto nelle ambientazioni che potrà essere ulteriormente ampliato con i contributi originali dell'evento mostra e che potrebbero dare luogo anche a la realizzazione di una proiezione, di un convegno, di una serata di gala sul tema della creatività e del total look.

Per ogni personaggio lo spazio showroom potrà includere l'esposizione in forma temporanea di alcuni arredi, complementi e oggetti a tiratura limitata adatti alla funzione di lounge che potranno essere insereriti in pareti display connotando e firmando l'ambiente, ogni volta in modo differente.

Questo concetto nuovo di mostra - galleria d'arte - showroom di design all'interno di uno spazio dell'ospitalità intende promuovere un modo alternativo di pensare l'arredo interno, per far sì che ogni volta possa piacevolmente sorprendere con contenuti culturali, progettuali, artistici in continua evoluzione.

9. Conclusioni

La proposta, che parte dall'idea della necessità di ripensare il turismo riscontrando l'esigenza sempre più stringente di tradurre la parola viaggio come emozione, mi ha portato a proporre un sistema alberghiero come destinazione con l'intento di valorizzare il territorio in modo inclusivo. Una proposta ricettiva che si colora del concetto di valorizzazione delle eccellenze e si avvale di strumenti e degli interpreti del design e dell'arte come ambasciatori di questo nuovo trend per ripensare il turismo.

Un turismo in cui il viaggiatore viene visto come parte integrante, se pur in forma temporanea, del luogo in cui soggiorna. Secondo questa proposta la struttura alberghiera acquisisce un ruolo importante di eccellenza all'interno del tessuto sociale di una località, andando a svolgere anche la funzione di galleria d'arte e di showroom che si possono collocare negli spazi dell'albergo trasformando anche arredi e complementi in elementi esperienziali di approfondimento e dando luogo ad incontri che possono garantire emozioni culturali coinvolgenti.

Una proposta che proviene da una serie di progetti realizzati negli anni sul tema della progettazione in ambito turistico quali: l'ideazione e la realizzazione di varie edizioni del premio internazionale sulle più importanti produzioni architettoniche del settore alberghiero Hotel *Number One International Award*; le iniziative e le conferenze ad Istanbul ed Antalya in Turchia e alla Facoltà di Architettura di Pechino e Shanghai in Cina sul tema della necessità che

gli architetti adattino le proprie realizzazioni al luogo in cui saranno realizzate; nonché le iniziative per la valorizzazione del patrimonio alberghiero con l'ideazione e la realizzazione di varie edizioni di manifestazioni fieristiche di settore a carattere internazionale quali *Tourism Real Estate* a Venezia e le tre iniziative in territorio cinese *Luxury Property Showcase*, *Made in Italy Expo* e *Luxury China*. Il progetto di hotel come destinazione mi ha inoltre visto progettare una serie di alberghi nell'area cinese a più forte vocazione turistica, lo Yunnan.

Costruire e abitare la città che verrà. Favara, la città possibile

Arch. Lillo GIGLIA*

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FAVARA, breve storia: Il centro storico e la crisi della nuova città.

Favara è stata fino al 2010 una delle città più tristemente famose per essere stata sfregiata dall'abusivismo edilizio (costruita sotto la spinta egoistica della logica del "per ora facemu e po si vidi, intantu mura"): negli ultimi 40 anni è stata una città soffocata dalla prepotenza di un'urbanizzazione selvaggia e speculativa, cresciuta quasi priva delle essenziali strutture fisiologiche per una città sana e funzionale.

I nuovi quartieri hanno aggredito il paesaggio ed hanno creato uno scenario sconcertante privo di ogni logica e di segni tangibili degni di nota che ha rimarcato, spesso, lo "sviluppo" del degrado urbano e sociale.

L'espansione urbana si è realizzata attraverso la proposta indifferenziata di edifici residenziali non adeguatamente finiti (il tanto famigerato "non finito"), di cui molti adatti a funzioni altre rispetto al reale utilizzo. Risultano palesemente visibili, ai nostri occhi, indecorosi cromatismi che rimandano al più forte senso di precarietà: molti edifici appaiono svuotati.

Oggi, agli attuali 33.000 abitanti, se ne potrebbero benissimo aggiungere altri 60.000 visto il numero esoso delle unità abitative libere.

Il progressivo abbandono del *centro antico*, depauperato nel tempo dal tempo, ha determinando le condizioni favorevoli, in mancanza di manutenzione e restauri, al progredire del decadimento, provocando dissesti e crolli i quali hanno determinato una fragilità nella struttura portante della città. Qui il degrado si era via via sommato al degrado, per una serie di componenti, d'ordine generale e particolare, e l'incidenza di un senso di abbandono fomentava trascuratezza.

Sorprendentemente a Favara, nonostante gli errori/orrori, il nucleo originario è rimasto riconoscibile, carico di memorie, passioni; ***nel suo complesso rappresenta comunque una monumentalità.***

Il segno più importante e tangibile della memoria storica della città è da rintracciarsi nell'imponente Maniero, risalente al XIII secolo, che ancora oggi conserva le sue principali vestigia ed eleganza dell'influenza Chiaramontana, ed ancora nella prospiciente Piazza Cavour caratterizzata da notevoli e prestigiosi edifici storici.

Il disegno della parte più antica della città, fortemente condizionato dall'eccezionale carattere orografico del luogo, a dispetto di ogni suo sconvolgimento naturale, è ancora organicamente visibile. Questa organicità trova rispondenza nella continuità tra spazio esterno e spazio interno, tra strada, corti e manufatto formando il tessuto connettivo compatto della città. Nel passato l'unità morfologica era garantita dalla integrazione e corrispondenza fra le residenze, le attività e le funzioni della vita di tutti i giorni.

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Un'incredibile Ri-nascita! Dal 2010 ad oggi.

Un degrado urbano rappresentato da un centro storico che si sbriciola spesso corrisponde anche a un degrado sociale che ne catalizza i processi.

Lo sfondo del centro storico nel 2010 è stato teatro di agghiaccianti disastri ed ha riempito alcune pagine indelebili di cronaca nera nazionale. Il crollo di un edificio, durante la notte, ha causato la morte di due sorelline.

Come non sempre avviene in occasioni simili, i riflessi di questi nefasti fatti, ossimoricamente hanno influito in modo positivo sulle coscienze dei cittadini e in parte dell'amministrazione.

Inaspettatamente si è avvertita la necessità di cambiare direzione, di risvegliarsi da un torpore durato troppo a lungo. È come se si fosse tacitamente condiviso un atteggiamento, un modo di porsi di fronte ad una realtà, peraltro molto particolare – a tratti drammatica – orientata in una mossa di intese e riflessioni comuni: soddisfare quel desiderio di trasformare in meglio il territorio.

Favara è una città del Sud, ed essere del Sud, scrive Don Vincenzo Arnone nel suo libro "FAVARA", significa *appartenere* alla "*metafora di poesia e di incantesimo tra una sublime bellezza e immagini di miti Greci; immergersi in una fuga di dimensioni tra il tragico e il magico e rimanere attanagliati in un pentagramma sociale dai moduli intristiti e convulsi*."

Favara, nella sua contraddizione, è una città piena di energie, con una popolazione giovane, con una densità abitativa enorme, con moltissime imprese edili, attività commerciali e imprenditoriali.

Favara appartiene a un Sud che parla e che vive, vuole emanciparsi dall'accezione più povera del termine e carica di valenze negative; è una città che si muove, grida e che ha voglia di riscattarsi.

Si vedono segnali di risvegli positivi legati a fatti tangibili che, finalmente, la collocano per una volta in una posizione differente rispetto al passato. Oggi non è soltanto la città disgraziata di un tempo; non è più solamente la città dell'agnello pasquale.

Buone prassi

Alcune tangibili iniziative e straordinari fatti urbani, portati avanti da alcuni privati negli ultimi anni, diventano così manifesto di nuovi stimoli culturali e si configurano come un modello di sviluppo facilmente attuabile in altri contesti della Città.

Questi interventi danno l'idea di come uno spazio privato diventi spazio collettivo favorendo nuovi luoghi di aggregazione in grado di determinare un maggiore afflusso sociale propenso ad un *avanzamento culturale* della società.

Rappresentano, oggi, prassi di riferimento concrete per la trasformazione di un tessuto urbano "innovativo" di grande efficacia.

Farm Cultural Park

Ideata dal notaio Andrea Bartoli e dalla moglie Florinda Saieva, trasforma in modo sorprendente i sette cortili, uno dei quartieri più dimenticati, vecchi e malati della città, in un polo culturale turistico contemporaneo, diffuso ed a cielo aperto, e sconvolge l'immaginario collettivo unendo le foto provocatorie di Therry Richardson e Max Papeschi e l'ingenuità degli anziani del quartiere ormai perfettamente integrati in questa sorprendente realtà.

Questa iniziativa nasce dalla volontà di ripensare e recuperare il centro storico della Città, per trasformarlo, dopo la Valle dei Templi, nella seconda attrazione turistica della Provincia di Agrigento. È un progetto che si basa su una capacità di immaginare soluzioni non scontate; è una proposta che coniuga arte, cultura, commercio, intrattenimento e spazi didattici per adulti e bambini.

Fig. 1. *Farm Cultural Park*, by Andrea Bartoli e Florinda Saieva

La Farm Cultural Park si propone come un nuovo modello di recupero urbano e, soprattutto, di economia creativa in grado di favorire la crescita di un luogo comune divenuto centro di un fermento artistico capace di attrarre, ad ogni evento, migliaia di visitatori tra turisti stranieri e siciliani provenienti da ogni parte dell'isola. Diventa un cocktail nuovo ed esplosivo per una Sicilia abituata al lamento piuttosto che all'azione.

I Sette Cortili sono oggi, secondo uno dei principali blog magazine di viaggi della Gran Bretagna, al sesto posto tra i parchi più belli del mondo dopo Firenze, Parigi, Bilbao, le Isole Greche e New York.

Favara adesso è un luogo privilegiato della contemporaneità in arte e architettura: una complessa e caparbia opera culturale che ha trasformato un'intera città verso una rete di relazioni che sorpassa il puro ambito locale e regionale. Farm Cultural Park è un progetto in continua evoluzione, autofinanziato e indipendente.

Palazzo Micciché

Palazzo Micciché è il nuovo spazio espositivo di Farm Cultural Park inaugurato per Countless Cities nel 2019. Straordinario è il murale in facciata realizzato dall'artista NeSpoon.

Fig. 2. *Palazzo Micciché*, progetto di Analogique, Laps Architecture e Morgana Orsetta Ghini

I progetti di Farm Cultural Park

Promuovendo l'educazione ai valori di accoglienza, partecipazione, tolleranza e solidarietà, generosità e impegno sociale, Farm vuole stimolare la riflessione, la progettazione e l'azione per un miglioramento della società.

- ***Human Forest: una Foresta a palazzo Micciché***.

Human Forest è un progetto sperimentale e si proietta come il primo passo verso la "forestazione" dell'architettura. Concepito e realizzato in maniera transdisciplinare grazie a un team di architetti, paesaggisti, agronomi, botanici, artisti, psicologi, sociologi e psichiatri, Human Forest ridefinisce i confini e i significati di un edificio nobiliare di fine Ottocento trasformandolo in supporto e contenitore per un nuovo ecosistema verde capace di attivare relazioni inedite tra uomo e natura. Spazi ibridi, vivi e dinamici che evolvono nel tempo, che sono soprattutto luoghi "mentali" per la loro capacità di rievocare paesaggi reali o immaginari.

- ***SI – South Italy Architecture Festival***

Il festival si propone di riattivare il ruolo dell'Architettura come catalizzatore sociale attraverso la partecipazione di architetti, urbanisti, paesaggisti, antropologi, botanici, artisti e curatori provenienti da tutto il mondo. Uno degli obiettivi è dare una spinta all'economia della città di Favara mediante buone pratiche di progettazione e di fruizione di spazi pubblici e privati.
SI – South Italy Architecture Festival è organizzato da Farm Cultural Park, progetto vincitore del bando 'Festival dell'Architettura' promosso dalla Direzione Generale Creatività Contemporanea del Ministero per i beni e le attività culturali e per il turismo.

- ***OPP Festival – Energie U18***

Ogni anno, in primavera, i sette cortili di Farm Cultural Park, si animano di energia, sorrisi e allegria, portati dai ragazzi delle scuole superiori della zona, e da tutti coloro che decidono di partecipare alla grande festa di Opp, fatta di musica, arte, ma soprattutto nuove opportunità!

- ***P.arch – Playground per architetti di comunità***

P.arch – Playground per architetti di comunità è un progetto che nasce dall'esigenza di contrastare il crescente livello di povertà educativa tra i giovani delle scuole primarie e secondarie del Lazio e della Sicilia.

- ***Countless City – La biennale delle città del mondo***

Dal 26 giugno al 28 ottobre 2019 si è svolta la prima edizione di Countless Cities la mostra biennale di Farm Cultural Park, che ha coinvolto fotografi, artisti, architetti e creativi che con diversi approcci e linguaggi hanno raccontato non solo le Città ma anche le buone pratiche e le idee innovative che contribuiscono a renderle speciali.
I tre temi principali della prima edizione sono stati: la governance, le città resilienti, la nuova consapevolezza dei giovani.

- ***Prime Minister***

Prime Minister - Scuola di Politica per Giovani Donne è un'esperienza formativa incentrata sul tema della Politica. È un progetto di Movimenta e Farm Cultural Park e si rivolge a Giovani Donne dai 13 ai 19 anni. Ispirare una nuova generazione di donne introducendole ai temi della Politica, intesa come arte di interpretare e guidare la società, discutendo di democrazia, attivismo, giustizia sociale, leadership femminile, insieme a testimonial appassionati e di grande esperienza.

- ***Libera Tutti***

Il progetto "Libera Tutti" è specificatamente rivolto alle donne che risiedono nella provincia di Agrigento, di età compresa tra i 18 e i 29 anni, non occupate e che non studiano. È un progetto

di comunità e di riscatto, per le donne dalla volontà forte e ambiziosa: dare loro la possibilità di sviluppare una nuova consapevolezza di sé, riacquistando fiducia nelle proprie potenzialità e nel proprio territorio.

- ***SOU – Scuola di Architettura per bambini di Farm Cultural Park***

È la prima scuola di architettura per bambini in Italia nonchè una delle prime in Europa.

Attività educative dopo scuola, legate ad urbanistica, architettura e ambiente, alla costruzione di comunità, ma anche arte, design, agricoltura urbana ed educazione alimentare coinvolgono intensamente bambini, adolescenti e genitori.

Dicono gli ideatori:

> *"Vogliamo che i nostri bambini possano essere abituati alla libertà del pensiero, alla magia della creatività, alla vocazione a realizzare dei sogni collettivi, al desiderio di rendere possibile l'impossibile. Solo investendo nelle future generazioni potremo domani avere cittadini più liberi, etici e generosi".*

- ***Collaborazioni***

Farm Cultural Park collabora principalmente con il mondo accademico, con l'Università di Palermo, la Facoltà di Architettura di Bruxelles, il Kengo Kuma Lab. Farm coltiva diverse esperienze di lavoro con lo IUAV di Venezia, e soprattutto con il Politecnico di Milano, che ogni anno porta 20 studenti per partecipare a workshop e tirocini. Farm inoltre sviluppa progetti con diverse associazioni in Sicilia e non solo.

Il Futuro di Farm Cultural Park e Favara:

La *Farm* non è soltanto un luogo di creazione e sperimentazione culturale, ma punta anche a creare la comunità del futuro, che sarà determinante nel futuro della nostra società.

Farm è una battaglia culturale ed infrastrutturale contro l'abusivismo edilizio e l'illegalità che ha pervaso l'isola dal dopo guerra. Quando si viene in Sicilia visitare Farm Cultural Park è uno step necessario se si vuole entrare in un mondo magico dove l'arte e le persone fanno da protagoniste.

- ***spaB – Società per azioni buone***

"Fai quello che puoi, con quello che hai e nel posto in cui ti trovi". Theodore Roosevelt

Un'impresa sociale aperta a tutti i cittadini di Favara. Non un club di facoltosi o una élite economica cittadina. Chiunque potrà investire in spaB. Ogni cittadino potrà essere azionista e quindi proprietario di un piccolo pezzo di città.

spaB è un cortocircuito; lo strumento naturale del capitalismo, la società per azioni, con la parola BUONE, viene piegata e trasformata in un'impresa sociale con la visione di una comunità più consapevole, inclusiva e impegnata a migliorare la propria città e la vita dei cittadini. Di tutti i cittadini.

Società per Azioni Buone ha come missione, non la singola realizzazione di un progetto specifico ma sognare, progettare e costruire il futuro di Favara.

Ogni cittadino potrà essere azionista e quindi proprietario di un piccolo pezzo di città.

Noi cittadini di Favara abbiamo già tutte le risorse per realizzare questo nuovo sogno:

Persone che possiedono terreni e fabbricati con un alto potere trasformativo;

Persone che hanno risparmi in denaro;

Persone che hanno le competenze per valorizzare le prime due risorse nell'interesse collettivo.

Siamo tutti consapevoli che è arrivato il momento, a livello individuale e collettivo, di unire le forze per far diventare Favara quello che sogniamo e desideriamo nei prossimi 10-20-30 anni.

Per noi ma soprattutto per i nostri figli e nipoti e per le future generazioni.

Una nuova Favara ha già mosso i primi passi importanti.

Fiducia, entusiasmo, unità è questa la formula per imprimere la svolta. “In una città più bella si esprimono più desideri, si vive più contenti” e questo è a dir poco fantastico! Per questo motivo, abbiamo pensato di compiere un bel viaggio in un futuro non così distante, 2050. Ecco la nuova sfida che vi propone spaB Società per Azioni BUONE: immaginare un nuovo disegno della città del futuro prossimo ponendo le persone al centro del progetto.

Una nuova idea di città, dal disastro alla risorsa. L’effetto contagio e i nuovi luoghi di ispirazione.

“Questo luogo ha un’atmosfera visionaria, ti tira su giorno dopo giorno. Ti senti tutt’uno con te stesso e con la tua città. Offre un livello elevato di esperienza in ragione della sua bellezza, il suo spirito di possibilità e di eccitamento.” (Charles Landry).

L’esperienza di *Farm* ha generato un grande fervore di iniziative culturali e di rinnovo urbano in altre parti della città. Ciascuno rinforza l’altro e questo genera una spirale positivamente virtuosa.

Iniziative private compiute, aventi ad oggetto riconversioni urbane e architettoniche, quindi esempi concreti, rappresentano oggi a rigor di logica avanzamenti culturali, ma anche economici in grado di incidere profondamente su un processo rigenerativo della società.

Favara risponde con il riuso alle esigenze di una societa’ che cambia, le macerie diventano nuovi spazi urbani e l’antico diventa nuovo.

Questi nuovi esempi hanno contribuito al ridisegno della città restituendo quel legame tra spazi urbani mal progettati (assieme ad altri dimenticati) con i nuovi spazi, che si propongono quali strumenti di una nuova convivenza.

I progetti della rigenerazione urbana

L’architettura come catalizzatore sociale diviene così la grammatica nel lessico del rinnovamento culturale, linfa di nuovi processi di rigenerazione, strumento necessario del fare intelligente. In una città dove il cambiamento non si osava neppure immaginarlo si è dimostrato, attraverso queste azioni, che il cambiamento è stato possibile.

Così nel centro storico negli ultimi dieci anni si sono realizzati i seguenti progetti:
Farm Cultural Park, QUID vicololuna, Belmonte hotel & Alba Palace, IF Livreri showroom, Palazzo Cafisi, Palazzo Micciché, Piazza Cavour & Caffè Italia, Casa Farace, B&B, nuovi uffici e spazi espositivi nell’area Ex Macello, Piazza Garibaldi, e ancora diversi locali uniti ad altre attività imprenditoriali, mentre in periferia è nato Zighizaghi per Milia showroom.

I progetti del desiderio

Desideriamo vivere in una “città contemporanea e intelligente”, sicura, resiliente e sostenibile. Immaginiamo uno sviluppo attraverso “la progettazione di nuove governance urbane”, le quali innescheranno dinamiche virtuose di inclusione sociale, dove tutti possono diventare attivi protagonisti: al centro “il cittadino, il suo benessere, il suo sviluppo”.

Sogniamo di vivere in un ambiente urbano a misura d’uomo entro il quale innovazione tecnologica e sociale si fondono; sogniamo una realtà in cui saranno gestite politiche locali attraverso oculate gestioni delle risorse energetiche, ambientali ed economiche, al fine di garantire lo sviluppo urbano in numerosi settori.

L’architettura da sempre rappresenta un’importante sfida: quella del desiderio che diventa realtà, del sogno che si trasforma in qualcosa di fruibile a tutti. Crediamo che l’architettura ci consente di produrre beni pubblici e di conseguenza ricchezza aggiuntiva al territorio.

Obiettivo comune, trasformare Favara da *città/cemento* a *città/giardino*.

Anzi, a *"città in un giardino”*.

Fig. 3. La città dentro un giardino, progetto di Farm Cultural Park

Fig. 4. *Human Forest*, progetto di Analogique e Laps Architecture

QUID vicololuna *(Lillo Giglia Architetto)*
Il comparto urbano riferito a vicolo Luna si presentava in condizioni di notevole degrado, con parti edilizie crollate, e numerosi edifici in disuso; il progetto ricompone un'identità vitale nel fragile tessuto urbano, unendo istanze di conservazione, ricostruzione e ricomposizione in un disegno equilibrato, che ragiona sull'intersezione fra componenti tradizionali e misurata trasformazione contemporanea, secondo un'idea di relazione fra gli spazi aperti e gli elementi costruiti all'interno dell'intervento. Nello sesso tempo, si avvalora pienamente la forma di un esempio di integrazione.

Conservare significa riprendere la materia costruita ed operare in sintonia con alcuni principi che raccolgono e riorientano la memoria: i volumi dispiegano equilibrio nella ricostruzione, i materiali si rifanno ai caratteri neutri degli intonaci, per i quali la finitura appare volutamente poco raffinata, nella ricerca di un orientamento concorde di valenza superiore nei confronti del tessuto urbano circostante. "Vicolo Luna" è un centro polivalente, in cui si aprono spazi alla convivenza civica, al ristoro, alla possibilità di riunire pensieri e persone in un luogo che accoglie, nella coerenza di un progetto d'architettura che crede nei valori civili del costruire.

Casa Farace *(Lillo Giglia Architetto)*
L'intervento affronta la delicata questione dell'inserimento di un manufatto a vocazione contemporanea, inserito in un sistema consolidato di case a schiera, nel centro storico di Favara (Sicily). Nella conoscenza del luogo, si articolano decisioni progettuali di una contemporaneità consapevole, orientata ai principi del saper costruire e del saper ottenere elevati livelli di qualità abitativa, nel riflesso delle esigenze che evolvono e delle prestazioni che si raffinano nella complessa dimensione di una "fisica dell'edificio".

Il progetto di Lillo Giglia procede sulla scorta di questi parametri di attenzione, razionalità ed espressività. Il risultato è sorprendente: un volume bianco incastonato che emerge e si svela in modo prepotente rispetto al tessuto urbano circostante – caratterizzato dalla scarsa qualità architettonica – che dialoga con la città attraverso piccole bucature e grandi affacci sul centro storico. L'intervento affronta la delicata questione dell'inserimento di un manufatto a vocazione contemporanea lungo l'arteria principale di un centro storico consolidato.

Fig. 5. *QUID vicololuna,* progetto di Lillo Giglia

Fig. 6. *Casa Farace*, progetto di Lillo Giglia

Fig. 7. *ZighiZaghi*, progetto di Francesco Lipari e Giuseppe Conti

Fig. 8. *IF Livreri*, progetto di Lillo Giglia

Fig. 9. *Alba Palace*, progetto di Architrend studio

Fig. 10. *Albero.zero*, progetto di Giuseppe Guerrera e Lillo Giglia

Fig. 11. Utopia Favara, collage di Sara Vattano

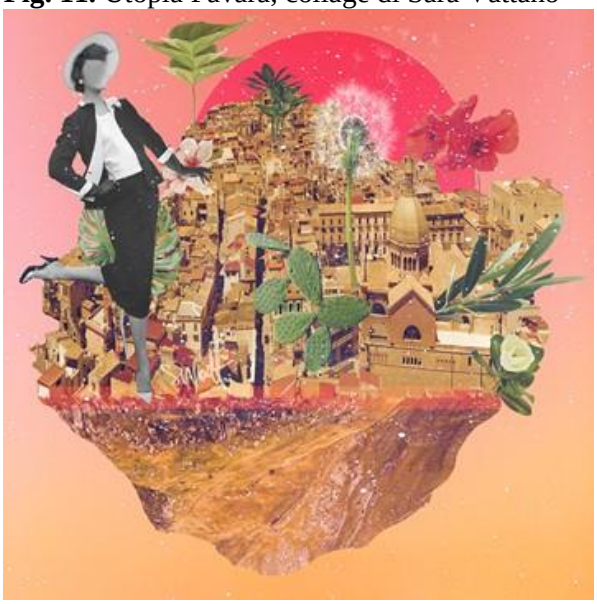

Fig. 12. *Cambiamento*, di Andrea Giglia

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